

**RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE**

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

**Recording RequestedBy/ReturnTo:** MORTGAGE DEPT  
19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3330000341

**ASSIGNMENT OF MORTGAGE**

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is  
100 MINERAL SPRINGS ROAD, DOVER, 07801  
does hereby grant, sell, assign, transfer and convey, unto US MORTGAGE CORP.

existing under the laws of **New Jersey**, a corporation organized and  
(herein "Assignee"), whose address is  
19D CHAPIN ROAD, PINE BROOK, NJ 07058

a certain Mortgage dated March 10, 2006, made and executed by

**HELEN L SHASA-RODILE AND BRIAN J RODILE, WIFE AND HUSBAND**

to and in favor of **PICATINNY FEDERAL CREDIT UNION** and given to secure

payment of \$ 250,000.00 ) Two Hundred Fifty Thousand  
(Include the Original Principal Amount and Maturity Date of Note(s))  
which Mortgage is of record in Book, Volume, or Liber No. MB20372, at page 150 (or as

No. 2006028428 ) of the Records of MORRIS

County, State of NJ, recorded on 2/20/2006, together with the note(s) and obligations  
therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

**TO HAVE AND TO HOLD** the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of  
the above-described Mortgage.

**IN WITNESS WHEREOF**, the undersigned Assignor has executed this Assignment of Mortgage on December 27, 2007

Witness

Witness

Attest

Seal:

This Instrument Prepared By: **PICATINNY FEDERAL CREDIT UNION**  
address: 100 MINERAL SPRINGS ROAD, DOVER, 07801

STATE OF New Jersey, COUNTY OF Hudson

I CERTIFY THAT ON December 27, 2007, Michael J. McGrath  
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

(A) WAS THE MAKER OF THIS INSTRUMENT  
(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT  
AS AVP OF **PICATINNY FEDERAL CREDIT UNION**

(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT

NOTARY

US4289

**SUZANNE MARIA CAVALLUZZO**  
NOTARY PUBLIC OF NEW JERSEY  
Commission Expires 7/22/2008

## RPL 275- ASSIGNMENT OF MORTGAGE-CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

**Recording RequestedBy/ReturnTo:** MORTGAGE DEPT  
19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3330000341

**ASSIGNMENT OF MORTGAGE**

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is  
19D Chapin Road, Pine Brook, New Jersey 07058  
does hereby grant, sell, assign, transfer and convey, unto

**Federal National Mortgage Association**

, a corporation organized and  
existing under the laws of (herein "Assignee"), whose address is

3900 Washington Avenue NW, Washington, DC 20016

a certain Mortgage dated March 10, 2006, made and executed by

HELEN L SHASA-RODILE AND BRIAN J RODILE, WIFE AND HUSBAND

to and in favor of US Mortgage Corp.

and given to secure

payment of , ( 250,000.00 ) Two Hundred Fifty Thousand

(Include the Original Principal Amount and Maturity Date of Note(s))

which Mortgage is of record in Book, Volume, or Liber No. MB20372, at page 156 (or as

No. 2006028428 ) of the Records of MORRIS

County, State of NJ, recorded on 03/20/2006, together with the note(s) and obligations therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on December 27, 2007

Witness

Witness

Attest

Seal:

This Instrument Prepared By:  
address: 19D Chapin Road, Pine Brook, NJ 07058

STATE OF NEW JERSEY, COUNTY OF MORRIS

I CERTIFY THAT ON December 27, 2007  
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

- (A) WAS THE MAKER OF THIS INSTRUMENT  
(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT  
AS OF US Mortgage Corp.  
(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT.

NOTARY

US4280

SUZANNE MARIA CAVALLUZZO  
NOTARY PUBLIC OF NEW JERSEY  
Commission Expires 7/22/2008

DDF0000007441973

Product Type  
Seller Name U. S. MORTGAGE CORP.  
Seller No. 23884-000-7  
Contract No.- Expiration Date 361480-01/03/08  
Batch ID 36129403  
Payee Code 055014614  
Lender Loan ID 3330002748  
Servicer Name U. S. MORTGAGE CORP.  
Servicer No. 23884-000-7  
Address 167 BLOOMINGDALE ROAD  
Property City SHICKSHINNY  
Property State PA  
Property Zip Code 18655  
Original Ln Amt/Line Amt 195000.00  
Original Note Rate 6.25  
First Paymnt Due Jul 1, 2007  
Loan Term 360  
Loan P&I Amt(monthly) 1200.65  
Submission Type/Lien Whole/First  
Amortization Type Fixed Rate  
Loan Type 3  
Certification Priority 080  
FNMA Loan No. 4005757011  
Mortgage Type Other

CSC FYI Comments:  
Delivers notes and assignments separately. Accept endorsements from subsidiaries: Skyline Mo  
rtgage, Datak Mortgage, and DBA Lending Solutions.

Variances:  
No Variances



Received: 12/27/2007  
Printed : 12/28/2007

**ORIGINAL****NOTE**May 11, 2007  
(Date)HAZLETON  
(City)Pennsylvania  
(State)167 BLOOMINGDALE ROAD  
SHICKSHINNY, PA 18655

(Property Address)

**1. BORROWER'S PROMISE TO PAY**

In return for a loan that I have received, I promise to pay U.S. \$195,000.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is Pocatanny Federal Credit Union, A Federal Credit Union

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

**2. INTEREST**

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 6.2500%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

**3. PAYMENTS****(A) Time and Place of Payments**

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1st day of each month beginning on July 01, 2007

I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on June 01, 2037, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at PO Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

**(B) Amount of Monthly Payments**

My monthly payment will be in the amount of U.S. \$1,200.65

**4. BORROWER'S RIGHT TO PREPAY**

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 104ML1 (0600)

Form 3200 1/01  
GrossDocs™  
Page 1 of 3

MFCD3002

3330002748

**5. LOAN CHARGES**

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

**6. BORROWER'S FAILURE TO PAY AS REQUIRED****(A) Late Charge for Overdue Payments**

If the Note Holder has not received the full amount of any monthly payment by the end of **Fifteen** calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be **5.0000%** of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

**(B) Default**

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

**(C) Notice of Default**

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

**(D) No Waiver By Note Holder**

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

**(E) Payment of Note Holder's Costs and Expenses**

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

**7. GIVING OF NOTICES**

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

**8. OBLIGATIONS OF PERSONS UNDER THIS NOTE**

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

**9. WAIVERS**

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

**10. UNIFORM SECURED NOTE**

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

MULTISTATE FIXED RATE NOTE—Single Family—Frank Mac/Freddie Mac UNIFORM INSTRUMENT

ITEM 1044L2 (0609)  
MFCD3002

Form 3200 1/01  
GresDoc™  
(Page 2 of 3)  
3330002748


this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:


If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

 (Seal)  
JOHN KUKEL -Borrower

 (Seal)  
CHRISTINE KUKEL -Borrower

\_\_\_\_ (Seal) \_\_\_\_\_ (Seal)  
-Borrower -Borrower

\_\_\_\_ (Seal) \_\_\_\_\_ (Seal)  
-Borrower -Borrower

[Sign Original Only]

PAY TO THE ORDER OF

WITHOUT RECOURSE  
U.S. MORTGAGE CORPORATION

  
JOHN MARKIN  
WAREHOUSE COORDINATOR

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 1844L3 (0409)  
MFCD3002

Form 3299 1/01  
GresDoc=1  
(Page 3 of 3)  
3330002748

**ALLONGE TO PROMISSORY NOTE**

**LOAN INFORMATION**

Loan Number: 3330002748

Borrower(s) JOHN KUKEL, CHRISTINE KUKEL

Property Address: 187 BLOOMINGDALE ROAD, SHICKSHINNY, PA 18655

Note Amount: 195,000.00

Note Date: May 11, 2007

Pay to the order of:  
U.S. MORTGAGE CORPORATION

\_\_\_\_\_  
Without Recourse

Picatinny Federal Credit Union

\_\_\_\_\_  
Name

MICHAEL J. MCGRATH, JR.

Title

AVP

US4057

## RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording RequestedBy/ReturnTo: MORTGAGE DEPT  
19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3330002748

**ASSIGNMENT OF MORTGAGE**

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is  
19D Chapin Road, Pine Brook, New Jersey 07058  
does hereby grant, sell, assign, transfer and convey, unto

**Federal National Mortgage Association**

, a corporation organized and  
existing under the laws of (herein "Assignee"), whose address is

3900 Washington Avenue NW, Washington, DC 20016

a certain Mortgage dated May 11, 2007, made and executed by

JOHN KUKEL AND CHRISTINE KUKEL, HIS WIFE

to and in favor of US Mortgage Corp.

and given to secure

payment of , ( 195,000.00 ) One Hundred Ninety Five Thousand  
(include the Original Principal Amount and Maturity Date of Note(s))  
which Mortgage is of record in Book, Volume, or Liber No. 3007, at page 133912 (or as

No. 5765907 ) of the Records of LUZERNE

County, State of PA, recorded on 05/22/2007, together with the note(s) and obligations therein  
described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of  
the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on December 27, 2007

Witness

US Mortgage Corp.

BY:

JOHN KUSKIN

AVP

Witness

Attest

Seal:

This Instrument Prepared By:  
address: 19D Chapin Road, Pine Brook, NJ 07058

STATE OF NEW JERSEY, COUNTY OF MORRIS

I CERTIFY THAT ON December 27, 2007  
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

- (A) WAS THE MAKER OF THIS INSTRUMENT  
(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT  
AS OF US Mortgage Corp.  
(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT

NOTARY

US4290

MARIA CAVALLUZZO  
NOTARY PUBLIC OF NEW JERSEY  
Commission Expires 7/22/2008



## RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording Requested By/Return To: MORTGAGE DEPT  
19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3138062748

**ASSIGNMENT OF MORTGAGE**

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is  
100 MINERAL SPRINGS ROAD, DOVER, 07801  
does hereby grant, sell, assign, transfer and convey, unto US MORTGAGE CORP.

existing under the laws of New Jersey, a corporation organized and  
(herein "Assignee"), whose address is  
19D CHAPIN ROAD, PINE BROOK, NJ 07058  
a certain Mortgage dated May 11, 2007, made and executed by

JOHN KUKEL AND CHRISTINE KUKEL, HIS WIFE

to and in favor of PICATINNY FEDERAL CREDIT UNION and given to secure  
payment of \$185,000.00 (One Hundred Ninety Five Thousand  
(Include the Original Principal Amount and Maturity Date of Note(s))  
which Mortgage is of record in Book, Volume, or Liber No. 3007, at page 133912 (or as  
No. 5765987) of the Records of LUZERNE

County, State of PA, recorded on 5/22/2007, together with the note(s) and obligations  
therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of  
the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on December 27, 2007

DM  
Witness

PICATINNY FEDERAL CREDIT UNION

BY: Michael J. McGrath, Jr.

MICHAEL J. MCGRATH, JR.

Witness

AVP

Attest

Seal:

This instrument Prepared By: PICATINNY FEDERAL CREDIT UNION  
address: 100 MINERAL SPRINGS ROAD, DOVER, 07801

STATE OF New Jersey, COUNTY OF Hudson

I CERTIFY THAT ON December 27, 2007, Michael J. McGrath, Jr.  
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

(A) WAS THE MAKER OF THIS INSTRUMENT  
(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT  
AS AVP OF PICATINNY FEDERAL CREDIT UNION

(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT

Notary Signature  
NOTARY

US4289

MARIA CAVALIUZZO  
NOTARY PUBLIC OF NEW JERSEY  
Commission Expires 7/22/2008

1778

2

Region

DDF0000007441974

Product Type  
 Seller Name U. S. MORTGAGE CORP.  
 Seller No. 23884-000-7  
 Contract No.- Expiration Date 361480-01/03/08  
 Batch ID 36129403  
 Payee Code 055014614  
 Lender Loan ID 3330003642  
 Servicer Name U. S. MORTGAGE CORP.  
 Servicer No. 23884-000-7  
 Address 324 W. DEWEY AVENUE  
 Property City JEFFERSON TWP A  
 Property State NJ  
 Property Zip Code 07885  
 Original Ln Amt/Line Amt 233000.00  
 Original Note Rate 6.375  
 First Paymnt Due Jan 1, 2008  
 Loan Term 360  
 Loan P&I Amt(monthly) 1453.62  
 Submission Type/Lien Whole/First  
 Amortization Type Fixed Rate  
 Loan Type 3  
 Certification Priority 080  
 FNMA Loan No. 4005757012  
 Mortgage Type Other

## CSC FYI Comments:

Delivers notes and assignments separately. Accept endorsements from subsidiaries: Skyline Mortgage, Dadek Mortgage, and DBA Lending Solutions.

## Variances:

No Variances



Received: 12/27/2007  
 Printed : 12/28/2007

FNMA-USM000000962

1779  
ORIGINAL

## NOTE

November 26, 2007  
[Date]ROCKAWAY  
[City]New Jersey  
[State]324 W. DEWEY AVENUE  
JEFFERSON TWP AKA WHARTON, NJ 07885

[Property Address]

## 1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$233,000.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is Picatinny Federal Credit Union, A Federal Credit Union

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

## 2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 6.3750%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

## 3. PAYMENTS

## (A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1st day of each month beginning on January 01, 2008

I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on December 01, 2037, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at PO Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

## (B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$1,453.62

## 4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 10402.1 (2008)

Form 3100 1/01  
GresDoc™  
(Page 1 of 3)

MFCD3002

3330003642

#### 5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

#### 6. BORROWER'S FAILURE TO PAY AS REQUIRED

##### (A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of **Fifteen** calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be **5.0000%** of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

##### (B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

##### (C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

##### (D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

##### (E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

#### 7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

#### 8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

#### 9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

#### 10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 1046L2 (0809)  
MFCD3002

Form 3280 1/01  
GreenDocs™  
(Page 2 of 3)  
3330003842


this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

 (Seal) \_\_\_\_\_ (Seal)  
MARY A. MANSER -Borrower -Borrower

\_\_\_\_\_ (Seal) \_\_\_\_\_ (Seal)  
-Borrower -Borrower

\_\_\_\_\_ (Seal) \_\_\_\_\_ (Seal)  
-Borrower -Borrower

PAY TO THE ORDER OF

[Sign Original Only]

WITHOUT RECOURSE  
U.S. MORTGAGE CORPORATION  
  
JOHN MISKIN  
WAREHOUSE COORDINATOR

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 1461.3 (08/07)  
MFGD3002

Form 3300 1/01  
GrandAccess  
Page 3 of 3  
3330003642

**ALLONGE TO PROMISSORY NOTE**

**LOAN INFORMATION**

Loan Number: 3330003642

Borrower(s) MARY A. MANSER

Property Address: 324 W. DEWEY AVENUE, JEFFERSON TWP AKA WHARTON, NJ 07885

Note Amount: 233,000.00

Note Date: November 26, 2007

Pay to the order of:  
U.S. MORTGAGE CORPORATION

\_\_\_\_\_  
Without Recourse

Picatinny Federal Credit Union

  
\_\_\_\_\_  
Name

MICHAEL J. MCGRATH, JR.

Title AVP

US4057

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

**Recording RequestedBy/ReturnTo:** MORTGAGE DEPT  
19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3330603642

**ASSIGNMENT OF MORTGAGE**

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is  
100 MINERAL SPRINGS ROAD, DOVER, 07801  
does hereby grant, sell, assign, transfer and convey, unto US MORTGAGE CORP.

existing under the laws of New Jersey, a corporation organized and  
(herein "Assignee"), whose address is  
190 CHAPIN ROAD, PINE BROOK, NJ 07058  
a certain Mortgage dated November 26, 2007, made and executed by

Mary A Manser

to and in favor of PICATINNY FEDERAL CREDIT UNION

and given to secure

payment of \$ 233,000.00 Two Hundred Thirty Three Thousand  
(Include the Original Principal Amount and Maturity Date of Note(s))  
which Mortgage is of record in Book, Volume, or Liber No. 20873, at page 1182 (or as

No. 2007105202) of the Records of MORRIS

County, State of NJ, recorded on 12/ 5/2007, together with the note(s) and obligations  
therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of  
the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on December 27, 2007

Witness

Witness

Attest

Seal:

This Instrument Prepared By: PICATINNY FEDERAL CREDIT UNION  
address: 100 MINERAL SPRINGS ROAD, DOVER, 07801

STATE OF New Jersey, COUNTY OF Morris

I CERTIFY THAT ON December 27, 2007, Mary A Manser  
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

(A) WAS THE MAKER OF THIS INSTRUMENT  
(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT  
AS AVP OF PICATINNY FEDERAL CREDIT UNION

(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT

NOTARY

NOTARY PUBLIC OF NEW JERSEY  
Commission Expires 7/22/2008  
KATHLEEN MARIA CAVALLI

US4280

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording RequestedBy/ReturnTo: MORTGAGE DEPT  
19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3330003642

**ASSIGNMENT OF MORTGAGE**

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is  
19D Chapin Road, Pine Brook, New Jersey 07058  
does hereby grant, sell, assign, transfer and convey, unto

**Federal National Mortgage Association**

existing under the laws of , a corporation organized and  
(herein "Assignee"), whose address is

3900 Washington Avenue NW, Washington, DC 20016

a certain Mortgage dated November 28, 2007 , made and executed by

Mary A Manser

to and in favor of US Mortgage Corp.

and given to secure

payment of , ( 233,000.00 ) Two Hundred Thirty Three Thousand  
(Include the Original Principal Amount and Maturity Date of Note(s))  
which Mortgage is of record in Book, Volume, or Liber No. 28973 , at page 1162 (or as

No. 2007105262 ) of the Records of MORRIS

County, State of NJ , recorded on 12/08/2007 , together with the note(s) and obligations therein  
described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of  
the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on December 27, 2007

Witness

Witness

Attest

Seal:

This Instrument Prepared By:  
address: 19D Chapin Road, Pine Brook, NJ 07058

STATE OF NEW JERSEY, COUNTY OF MORRIS

I CERTIFY THAT ON December 27, 2007  
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

- (A) WAS THE MAKER OF THIS INSTRUMENT  
(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT  
AS OF US Mortgage Corp.  
(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT.

NOTARY

US4280

RENE MARIA CAVALLUZZO  
NOTARY PUBLIC OF NEW JERSEY  
Commission Expires 7/22/2008



1785

2

DDF0000007441975

**CSC FYI Comments:**

**Variance:**

**No Variances .**



FNMA-USM000000856

1786

ORIGINAL

## NOTE

November 28, 2007  
[Date]PINE BROOK  
[City]New Jersey  
[State]20 SIGNAL HILL TRAIL  
SPARTA, NJ 07871

[Property Address]

## 1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$367,900.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is Pocatanny Federal Credit Union, A Federal Credit Union.

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

## 2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 6.2500%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

## 3. PAYMENTS

## (A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1st day of each month beginning on January 01, 2008.

I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on December 01, 2037, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at PO Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

## (B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$2,265.23

## 4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 1046L1 (08/07)

Form 3200 1/01  
GreenBook™  
(Page 1 of 3)

MFCD3002

3330003754

**5. LOAN CHARGES**

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

**6. BORROWER'S FAILURE TO PAY AS REQUIRED**

**(A) Late Charge for Overdue Payments**

If the Note Holder has not received the full amount of any monthly payment by the end of **Fifteen** calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be **5.0000%** of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

**(B) Default**

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

**(C) Notice of Default**

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

**(D) No Waiver By Note Holder**

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

**(E) Payment of Note Holder's Costs and Expenses**

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

**7. GIVING OF NOTICES**

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

**8. OBLIGATIONS OF PERSONS UNDER THIS NOTE**

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

**9. WAIVERS**

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

**10. UNIFORM SECURED NOTE**

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 1445L2 (08/09)  
MFCD3002

Form 3200 1/01  
GrowthDocs™  
(Page 2 of 3)  
3330003754

this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

 (Seal)  
PHILIP T. GORMAN -Borrower

 (Seal)  
SHARON L. GORMAN -Borrower

\_\_\_\_ (Seal) \_\_\_\_\_ (Seal)  
-Borrower -Borrower

\_\_\_\_ (Seal) \_\_\_\_\_ (Seal)  
-Borrower -Borrower

PAY TO THE ORDER OF

[Sign Original Only]

WITHOUT RECOURSE  
U.S. MORTGAGE CORPORATION  
  
JOHN A. ALLEN  
WAREHOUSE COORDINATOR

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT  
ITEM 1041L3 (0600)  
MFCD3002

Form 3206 1/01  
GrowthPoint™  
(Page 3 of 3)  
3330003754

**ALLONGE TO PROMISSORY NOTE**

**LOAN INFORMATION**

**Loan Number:** 3330003754

**Borrower(s)** PHILIP T. GORMAN, SHARON L. GORMAN

**Property Address:** 20 SIGNAL HILL TRAIL , SPARTA, NJ 07871

**Note Amount:** 367,900.00

**Note Date:** November 28, 2007

**Pay to the order of:**  
U.S. MORTGAGE CORPORATION

\_\_\_\_\_  
**Without Recourse**

**Picatinny Federal Credit Union**

  
\_\_\_\_\_  
**Name**

**MICHAEL J. MCGRATH, JR.**

**Title**

**AVP**

**US4057**

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording Requested By/Return To: MORTGAGE DEPT  
19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3330003754

**ASSIGNMENT OF MORTGAGE**

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is  
19D Chapin Road, Pine Brook, New Jersey 07058  
does hereby grant, sell, assign, transfer and convey, unto

**Federal National Mortgage Association**

existing under the laws of , a corporation organized and  
(herein "Assignee"), whose address is

3900 Washington Avenue NW, Washington, DC 20016

a certain Mortgage dated November 28, 2007 , made and executed by

PHILIP T GORMAN AND SHARON L GORMAN, HIS WIFE

to and in favor of US Mortgage Corp.

and given to secure

payment of , ( 387,900.00 ) Three Hundred Eighty Seven Thousand Nine Hundred

(include the Original Principal Amount and Maturity Date of Note(s))

which Mortgage is of record in Book, Volume, or Liber No. 8400 , at page 199 (or as

No. 20071205010020504 ) of the

Records of SUSSEX

County, State of NJ

, recorded on

12/08/2007

, together with the note(s) and obligations therein

described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on December 27, 2007

US Mortgage Corp.

BY

JOHN KUSKIN

AVP

Witness

Witness

Agent

Seal:

This Instrument Prepared By:

address: 19D Chapin Road, Pine Brook, NJ 07058

STATE OF NEW JERSEY, COUNTY OF MORRIS

I CERTIFY THAT ON December 27, 2007

PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

(A) WAS THE MAKER OF THIS INSTRUMENT

(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT

AS *AVP* OF US Mortgage Corp.

(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTIRE *John Kusk* NAMED IN THIS INSTRUMENT

NOTARY

US4290

*John Kusk*  
J. A. CAVALUZZO  
NOTARY PUBLIC OF NEW JERSEY  
Commission Expires 7/22/2008

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording RequestedBy/ReturnTo: MORTGAGE DEPT  
19D CHAPIN ROAD, PO BOX 2014. PINE BROOK, NJ 07058

Loan Number: 3338003754

**ASSIGNMENT OF MORTGAGE**

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is  
100 MINERAL SPRINGS ROAD, DOVER, 07801  
does hereby grant, sell, assign, transfer and convey, unto US MORTGAGE CORP.

existing under the laws of New Jersey, a corporation organized and  
(herein "Assignee"), whose address is  
19D CHAPIN ROAD, PINE BROOK, NJ 07058

a certain Mortgage dated November 28, 2007, made and executed by

PHILIP T GORMAN AND SHARON L GORMAN, HIS WIFE

to and in favor of PICATINNY FEDERAL CREDIT UNION and given to secure

payment of ( \$67,908.00 ) Three Hundred Sixty Seven Thousand Nine Hundred  
(Include the Original Principal Amount and Maturity Date of Note(s))  
which Mortgage is of record in Book, Volume, or Liber No. 8480, at page 199 (or as

No. 20071285010620581 ) of the Records of SUSSEX

County, State of NJ, recorded on 12/ 5/2007, together with the note(s) and obligations  
therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of  
the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on December 27, 2007

PICATINNY FEDERAL CREDIT UNION

BY:   
MICHAEL J. MCGRATH, JR.

Witness

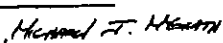
Witness

Attest

Seal:

This Instrument Prepared By: PICATINNY FEDERAL CREDIT UNION  
address: 100 MINERAL SPRINGS ROAD, DOVER, 07801

STATE OF New Jersey, COUNTY OF Sussex

I CERTIFY THAT ON December 27, 2007,   
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

(A) WAS THE MAKER OF THIS INSTRUMENT  
(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT  
AS  OF PICATINNY FEDERAL CREDIT UNION

(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT.

NOTARY

US4288

ANGELA CAVALLUZZO  
PUBLIC OF NEW JERSEY  
Commission Expires 7/22/2008

Region

1792

5

DDF0000007666704

Product Type  
 Seller Name U. S. MORTGAGE CORP.  
 Seller No. 23884-000-7  
 Contract No.- Expiration Date 441877-08/19/08  
 Batch ID 22759030  
 Payee Code 055014614  
 Lender Loan ID 3330001896  
 Servicer Name U. S. MORTGAGE CORP.  
 Servicer No. 23884-000-7  
 Address 2308 FRANKLIN LANE  
 Property City ROCKAWAY TOWNSH  
 Property State NJ  
 Property Zip Code 07866  
 Original Ln Amt/Line Amt 128800.00  
 Original Note Rate 6.125  
 First Paymnt Due Jan 1, 2007  
 Loan Term 360  
 Loan P&I Amt(monthly) 782.61  
 Submission Type/Lien Whole/First  
 Amortization Type Fixed Rate  
 Loan Type 3  
 Certification Priority 080  
 FNMA Loan No. 4006016265  
 Mortgage Type Other

## CSC FYI Comments:

Delivers notes and assignments separately. Accept endorsements from subsidiaries: Skyline Mortgage, Datek Mortgage, and DBA Lending Solutions.

## Variances:

No Variances



Received: 08/14/2008  
 Printed : 08/15/2008



ORIGINAL

## NOTE

November 17, 2006  
(Date)PINE BROOK  
(City)New Jersey  
(State)2308 FRANKLIN LANE  
ROCKAWAY TOWNSHIP, NJ 07866

(Property Address)

## 1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$128,800.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is Picatinny Federal Credit Union, A Federal Credit Union

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

## 2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 6.1250%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

## 3. PAYMENTS

## (A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1st day of each month beginning on January 01, 2007

I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on December 01, 2036, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at PO Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

## (B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$782.61

## 4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3206 1/01

ITEM 1646L1 (03/05)  
MFCD3002

(Page 1 of 3 pages)

GREATLAND ®  
To Order Call: 1-800-220-6293 ☐ Fax: 916-791-1131  
3330001896

**5. LOAN CHARGES**

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

**6. BORROWER'S FAILURE TO PAY AS REQUIRED**

**(A) Late Charge for Overdue Payments**

If the Note Holder has not received the full amount of any monthly payment by the end of Fifteen calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.0000% of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

**(B) Default**

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

**(C) Notice of Default**

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

**(D) No Waiver By Note Holder**

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

**(E) Payment of Note Holder's Costs and Expenses**

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

**7. GIVING OF NOTICES**

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

**8. OBLIGATIONS OF PERSONS UNDER THIS NOTE**

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

**9. WAIVERS**

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

**10. UNIFORM SECURED NOTE**

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3100 1/01

ITEM 1046L2 (0312)  
MFCD3002

(Page 2 of 3 pages)

GREATLAND  
To Order Call: 1-800-530-4100 Fax: 816-791-1121  
3330001896

this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

Michael Markson (Seal) MARGARET D. MARKSON (Seal)  
MICHAEL MARKSON -Borrower MARGARET D. MARKSON -Borrower

\_\_\_\_ (Seal) \_\_\_\_ (Seal)  
\_\_\_\_ -Borrower \_\_\_\_ -Borrower

\_\_\_\_ (Seal) \_\_\_\_ (Seal)  
\_\_\_\_ -Borrower \_\_\_\_ -Borrower

PAY TO THE ORDER OF

[Sign Original Only]

WITHOUT RECOURSE  
U.S. MORTGAGE CORPORATION

BRENDA WILLIAMS  
WAREHOUSE COORDINATOR

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3200 1/01

ITEM 1046L3 (09/10)  
MFCD3002

(Page 3 of 3 pages)

GREATLAND II  
To Order Call: 1-800-430-8782 ☐ Fax: 818-791-1131  
3330001896

FNMA-USM000000851

ALLONGE TO PROMISSORY NOTE

LOAN INFORMATION

Loan Number: 3330001898

Borrower(s) MICHAEL MARKSON, MARGARET D. MARKSON

Property Address: 2308 FRANKLIN LANE, ROCKAWAY TOWNSHIP, NJ 07866

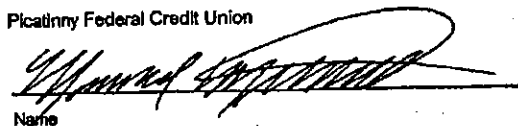
Note Amount: 128,800.00

Note Date: November 17, 2006

Pay to the order of:  
U.S. MORTGAGE CORPORATION

Without Recourse

Piscataway Federal Credit Union



Name

MICHAEL J. MCGRATH, JR.

Title

AVP

US4057

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording Requested By/Return To: MORTGAGE DEPT  
19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3330001896

**ASSIGNMENT OF MORTGAGE**

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is  
100 MINERAL SPRINGS ROAD, DOVER, 07801  
does hereby grant, sell, assign, transfer and convey, unto US MORTGAGE CORP.

existing under the laws of New Jersey, a corporation organized and  
(herein "Assignee"), whose address is  
19D CHAPIN ROAD, PINE BROOK, NJ 07058

a certain Mortgage dated November 17, 2006, made and executed by

MICHAEL MARKSON AND MARGARET D MARKSON, HUSBAND AND WIFE

to and in favor of PICATINNY FEDERAL CREDIT UNION and given to secure

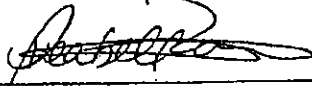
payment of \$ ( 128,800.00 ) One Hundred Twenty Eight Thousand Eight Hundred  
(Include the Original Principal Amount and Maturity Date of Note(s))  
which Mortgage is of record in Book, Volume, or Liber No. 20680, at page 0690 (or as

No. 2006112957 ) of the Records of MORRIS

County, State of NJ, recorded on 11/29/2006, together with the note(s) and obligations  
therein, described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of  
the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on August 13, 2008

  
\_\_\_\_\_  
Witness

PICATINNY FEDERAL CREDIT UNION

BY: 

MICHAEL J. MCGRATH, JR.

AVP

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Attest

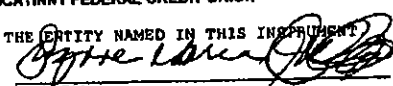
Seal:

This Instrument Prepared By: PICATINNY FEDERAL CREDIT UNION  
address: 100 MINERAL SPRINGS ROAD, DOVER, 07801

STATE OF New Jersey, COUNTY OF Morris  
Michael J. McGrath, Jr.

I CERTIFY THAT ON August 13, 2008  
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

(A) WAS THE MAKER OF THIS INSTRUMENT  
(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT  
AS AVP OF PICATINNY FEDERAL CREDIT UNION

(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT  
  
NOTARY

US4289

SUZANNE MARIA CAVALLUZZO  
NOTARY PUBLIC OF NEW JERSEY  
Commission Expires 7-22-2013

ALLONGE TO PROMISSORY NOTE

LOAN INFORMATION

Loan Number: 3330001898

Borrower(s): MICHAEL MARKSON, MARGARET D. MARKSON

Property Address: 2308 FRANKLIN LANE, ROCKAWAY TOWNSHIP, NJ 07866

Note Amount: 128,800.00

Note Date: November 17, 2008

Pay to the order of:

Without Recourse  
US MORTGAGE CORP.

BY 

KIMBERLEE COLAIACOVO  
VICE PRESIDENT

Loan Number

US4056

3330001898

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

**Recording Requested By/Return To:** MORTGAGE DEPT  
19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3330001898

**ASSIGNMENT OF MORTGAGE**

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is  
19D Chapin Road, Pine Brook, New Jersey 07058  
does hereby grant, sell, assign, transfer and convey, unto

**Federal National Mortgage Association**

, a corporation organized and  
existing under the laws of (herein "Assignee"), whose address is

3900 Washington Avenue NW, Washington, DC 20016

a certain Mortgage dated November 17, 2008, made and executed by

**MICHAEL MARKSON AND MARGARET D MARKSON, HUSBAND AND WIFE**

to and in favor of US Mortgage Corp.

and given to secure


payment of , ( 128,800.00 ) One Hundred Twenty Eight Thousand Eight Hundred  
(Include the Original Principal Amount and Maturity Date of Note(s))  
which Mortgage is of record in Book, Volume, or Liber No. 20880 , at page 0590 (or as

No. 2008112857 ) of the Records of MORRIS


County, State of NJ , recorded on 11/29/2008 , together with the note(s) and obligations therein  
described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of  
the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on August 13, 2008

  
Witness LORA BRINK

US Mortgage Corp.

BY:   
KIMBERLEE COLAIACOVO  
VICE PRESIDENT

Witness

Attorn

Seal:

This Instrument Prepared By:  
address: 19D Chapin Road, Pine Brook, NJ 07058 *Essex*

STATE OF NEW JERSEY, COUNTY OF MORRIS

I CERTIFY THAT ON August 13, 2008 , KIMBERLEE COLAIACOVO  
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON  
(A) WAS THE MAKER OF THIS INSTRUMENT  
(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT OF US Mortgage Corp.  
AS VICE PRESIDENT  
(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT.

  
NOTARY

US4290

DIANNA CORTES  
NOTARY PUBLIC OF NEW JERSEY  
COMMISSION EXPIRES 04/27/2010

FNMA-USM000000855

1800

5

Region

DDF0000007666705

Product Type  
Seller Name U. S. MORTGAGE CORP.  
Seller No. 23884-000-7  
Contract No.- Expiration Date 441877-08/19/08  
Batch ID 22759030  
Payee Code 055014614  
Lender Loan ID 3330002397  
Servicer Name U. S. MORTGAGE CORP.  
Servicer No. 23884-000-7  
Address 55 UPPER RAINBOW TRAIL  
Property City PARSIPPANY AKA  
Property State NJ  
Property Zip Code 07834  
Original Ln Amt/Line Amt 156000.00  
Original Note Rate 5.875  
First Paymnt Due Apr 1, 2007  
Loan Term 360  
Loan P&I Amt(monthly) 922.80  
Submission Type/Lien Whole/First  
Amortization Type Fixed Rate  
Loan Type 3  
Certification Priority 080  
FNMA Loan No. 4006016266  
Mortgage Type Other

## CSC FTL Comments:

Delivers notes and assignments separately. Accept endorsements from subsidiaries: Skyline Mortgage, Datek Mortgage, and DBA Lending Solutions.

Variance:  
No Variances



Received: 08/14/2008  
Printed : 08/15/2008

FNMA-USM000000840



ORIGINAL

NOTE

February 28, 2007  
(Date)

PINE BROOK  
(City)

New Jersey  
(State)

55 UPPER RAINBOW TRAIL  
PARSIPPANY AKA DENVILLE, NJ 07834

(Property Address)

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$156,000.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is Picatinny Federal Credit Union, A Federal Credit Union.

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 5.8750%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1st day of each month beginning on April 01, 2007

I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on March 01, 2037, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at PO Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$922.80

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 1846L1 (0808)

Form J200 1/04  
GreatCheck™  
(Page 1 of 3)

MFC03002

3330002397

**5. LOAN CHARGES**

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

**6. BORROWER'S FAILURE TO PAY AS REQUIRED**

**(A) Late Charge for Overdue Payments**

If the Note Holder has not received the full amount of any monthly payment by the end of Fifteen calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.0000% of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

**(B) Default**

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

**(C) Notice of Default**

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

**(D) No Waiver By Note Holder**

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

**(E) Payment of Note Holder's Costs and Expenses**

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

**7. GIVING OF NOTICES**

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

**8. OBLIGATIONS OF PERSONS UNDER THIS NOTE**

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

**9. WAIVERS**

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

**10. UNIFORM SECURED NOTE**

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 1846L2 (REV 09)  
MFCD3002

Form 3200 1/01  
GrossDocs™  
(Page 2 of 3)  
3330002397

this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

Nan H. Mutnick (Seal) (Seal)  
NAN H. MUTNICK -Borrower -Borrower

\_\_\_\_ (Seal) (Seal)  
\_\_\_\_ -Borrower -Borrower

\_\_\_\_ (Seal) (Seal)  
\_\_\_\_ -Borrower -Borrower

[Sign Original Only]

MULTISTATE FIXED RATE NOTE—Single Family —Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 1846L2 (0809)  
MFCD3002

Form 3200 1/01  
GrandDoc™  
(Page 3 of 3)  
3330002397

FNMA-USM000000843

ALLONGE TO PROMISSORY NOTE

LOAN INFORMATION

Loan Number: 3330002397

Borrower(s) NAN H. MUTNICK

Property Address: 55 UPPER RAINBOW TRAIL, PARSIPPANY AKA DENVILLE, NJ 07834

Note Amount: 158,000.00

Note Date: February 28, 2007

Pay to the order of:  
U.S. MORTGAGE CORPORATION

Without Recourse

Piscataway Federal Credit Union

  
Name

Title MICHAEL J. MCGRATH, JR.

AVP

US4057

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording Requested By/Return To: MORTGAGE DEPT  
19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3330002387

**ASSIGNMENT OF MORTGAGE**

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is  
100 MINERAL SPRINGS ROAD, DOVER, 07801  
does hereby grant, sell, assign, transfer and convey, unto US MORTGAGE CORP.

existing under the laws of New Jersey, a corporation organized and  
(herein "Assignee"), whose address is  
19D CHAPIN ROAD, PINE BROOK, NJ 07058

a certain Mortgage dated February 28, 2007, made and executed by  
NAN H. MUTNICK, A SINGLE WOMAN

to and in favor of PICATINNY FEDERAL CREDIT UNION and given to secure

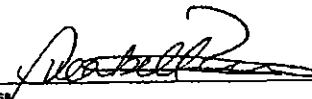
payment of ( 156,000.00 ) One Hundred Fifty Six Thousand  
(Include the Original Principal Amount and Maturity Date of Note(s))  
which Mortgage is of record in Book, Volume, or Liber No. 20763, at page 1175 (or as

No. 2007023274 ) of the Records of MORRIS

County, State of NJ, recorded on 3/8/2007, together with the note(s) and obligations  
therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of  
the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on August 13, 2008

  
Witness

PICATINNY FEDERAL CREDIT UNION

BY: 

Witness

MICHAEL J. MCGRATH, JR.

AVP

Attest

Seal:

This Instrument Prepared By: PICATINNY FEDERAL CREDIT UNION  
address: 100 MINERAL SPRINGS ROAD, DOVER, 07801

STATE OF New Jersey, COUNTY OF Monmouth

I CERTIFY THAT ON August 13, 2008, Michael J. McGrath  
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

(A) WAS THE MAKER OF THIS INSTRUMENT  
(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT  
AS AVP OF PICATINNY FEDERAL CREDIT UNION

(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT.

  
NOTARY

US4280

SUZANNE MARIA CAVALLERIO  
NOTARY PUBLIC OF NEW JERSEY  
Commission Expires 7-23-2010

ALLONGE TO PROMISSORY NOTE

LOAN INFORMATION

Loan Number: 3330002397

Borrower(s): NAN H. MUTNICK

Property Address: 55 UPPER RAINBOW TRAIL, PARSIPPANY AKA DENVILLE , NJ 07834

Note Amount: 156,000.00

Note Date: February 28, 2007

Pay to the order of:

Without Recourse  
US MORTGAGE CORP.

BY:

  
KIMBERLEE COLACIOCO  
VICE PRESIDENT

Loan Number

US4056

3330002397

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording Requested By/Return To: MORTGAGE DEPT  
19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3330002387

**ASSIGNMENT OF MORTGAGE**

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is  
19D Chapin Road, Pine Brook, New Jersey 07058  
does hereby grant, sell, assign, transfer and convey, unto

Federal National Mortgage Association

existing under the laws of , a corporation organized and  
(herein "Assignee"), whose address is

3900 Washington Avenue NW, Washington, DC 20016

a certain Mortgage dated February 28, 2007 , made and executed by

NAN H. MUTNICK, A SINGLE WOMAN

to and in favor of US Mortgage Corp.

and given to secure

payment of , ( 150,000.00 ) One Hundred Fifty Six Thousand

(Include the Original Principal Amount and Maturity Date of Note(s))

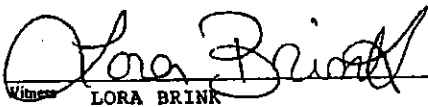
which Mortgage is of record in Book, Volume, or Liber No. 20763 , at page 1175 (or as

No. 2007023274 ) of the Records of MORRIS

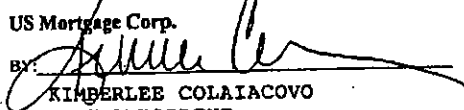
County, State of NJ , recorded on 03/08/2007 , together with the note(s) and obligations therein  
described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of  
the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on August 13, 2008

  
Witness LORA BRINK

US Mortgage Corp.

BY:   
KIMBERLEE COLAIACOVO  
VICE PRESIDENT

Witness

Attest

Seal:

This Instrument Prepared By:  
address: 19D Chapin Road, Pine Brook, NJ 07058

STATE OF NEW JERSEY, COUNTY OF MORRIS

I CERTIFY THAT ON August 13, 2008 , KIMBERLEE COLAIACOVO  
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

- (A) WAS THE MAKER OF THIS INSTRUMENT  
(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT  
AS VICE PRESIDENT OF US Mortgage Corp.  
(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT.

  
NOTARY

US4290

DIANNA CORTES  
NOTARY PUBLIC OF NEW JERSEY  
COMMISSION EXPIRES 04/27/2010

Region

1808

5

DDF0000007666706

Product Type

Seller Name

U. S. MORTGAGE CORP.

Seller No.

23884-000-7

Contract No.- Expiration Date

441877-08/19/08

Batch ID

22759030

Payee Code

055014614

Lender Loan ID

3330004404

Servicer Name

U. S. MORTGAGE CORP.

Servicer No.

23884-000-7

Address

25B ROBYN LANE

Property City

TOBYHANNA TOWNS

Property State

PA

Property Zip Code

18347

Original Ln Amt/Line Amt

165050.00

Original Note Rate

6.125

First Paymnt Due

Jun 1, 2008

Loan Term

360

Loan P&amp;I Amt(monthly)

1002.87

Submission Type/Lien

Whole/First

Amortization Type

Fixed Rate

Loan Type

3

Certification Priority

080

FNMA Loan No.

4006016267

Mortgage Type

Other

## CSC FYI Comments:

Delivers notes and assignments separately. Accept endorsements from subsidiaries: Skyline Mortgage, Datek Mortgage, and DBA Lending Solutions.

## Variances:

No Variances



Received: 08/14/2008

Printed : 08/15/2008

FNMA-USM000000732



## NOTE

April 22, 2008  
[Date]

Stroudsburg  
[City]

Pennsylvania  
[State]

25B ROBYN LANE  
TOBYHANNA TOWNSHIP, PA 18347

[Property Address]

### 1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$165,050.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is Picatinny Federal Credit Union, A Federal Credit Union

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

### 2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 6.1250%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

### 3. PAYMENTS

#### (A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1st day of each month beginning on June 01, 2008

I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on May 01, 2038, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at PO Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

#### (B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$1,002.87

### 4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 1048L1 (06/08)

Form 3200 1/01  
GreatDocs™  
(Page 1 of 3)

MFC03002

3330004404

**5. LOAN CHARGES**

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

**6. BORROWER'S FAILURE TO PAY AS REQUIRED**

**(A) Late Charge for Overdue Payments**

If the Note Holder has not received the full amount of any monthly payment by the end of Fifteen calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.0000% of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

**(B) Default**

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

**(C) Notice of Default**

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

**(D) No Waiver By Note Holder**

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

**(E) Payment of Note Holder's Costs and Expenses**

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

**7. GIVING OF NOTICES**

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

**8. OBLIGATIONS OF PERSONS UNDER THIS NOTE**

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

**9. WAIVERS**

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

**10. UNIFORM SECURED NOTE**

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 1940L2 (2/2009)  
MFCD3002

Form 3290 1/01  
GrowthDoc™  
(Page 2 of 3)  
3330004404

this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

Deborah Horning (Seal) Bruce Horning (Seal)  
DEBORAH HORNING -Borrower BRUCE HORNING -Borrower

\_\_\_\_ (Seal) \_\_\_\_ (Seal)  
-Borrower -Borrower

\_\_\_\_ (Seal) \_\_\_\_ (Seal)  
-Borrower -Borrower

[Sign Original Only]

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 18413 (FIRM)  
MFCD3002

Form 3296 1/01  
GrantDocs™  
(Page 3 of 3)  
3330004404

**ALLONGE TO PROMISSORY NOTE**

**LOAN INFORMATION**

**Loan Number:** 3330004404

**Borrower(s)** DEBORAH HORNING, BRUCE HORNING

**Property Address:** 25B ROBYN LANE, TOBYHANNA TOWNSHIP, PA 18347

**Note Amount:** 165,050.00

**Note Date:** April 22, 2008

**Pay to the order of:**  
U.S. MORTGAGE CORPORATION

\_\_\_\_\_  
**Without Recourse**

**Picalinny Federal Credit Union**

  
**Name**

**MICHAEL J. MCGRATH, JR.**

**Title**

**AVP**

**US4057**

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording RequestedBy/ReturnTo: MORTGAGE DEPT  
19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3330004404

**ASSIGNMENT OF MORTGAGE**

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is  
100 MINERAL SPRINGS ROAD, DOVER, 07801  
does hereby grant, sell, assign, transfer and convey, unto US MORTGAGE CORP.

existing under the laws of New Jersey, a corporation organized and  
(herein "Assignee"), whose address is  
19D CHAPIN ROAD, PINE BROOK, NJ 07058

a certain Mortgage dated April 22, 2008, made and executed by  
DEBORAH HORNING AND BRUCE HORNING, WIFE AND HUSBAND.

to and in favor of PICATINNY FEDERAL CREDIT UNION and given to secure

payment of \$ 165,050.00 } One Hundred Sixty Five Thousand Fifty  
(Include the Original Principal Amount and Maturity Date of Note(s))  
which Mortgage is of record in Book, Volume, or Liber No. , at page (or as

No. ) of the Records of MONROE

County, State of PA, recorded on , together with the note(s) and obligations  
therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of  
the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on August 13, 2008

Witness

Witness

Attest

Seal:

This Instrument Prepared By: PICATINNY FEDERAL CREDIT UNION  
address: 100 MINERAL SPRINGS ROAD, DOVER, 07801

STATE OF New Jersey, COUNTY OF Holmes

I CERTIFY THAT ON August 13, 2008  
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

(A) WAS THE MAKER OF THIS INSTRUMENT  
(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT  
AS AVP OF PICATINNY FEDERAL CREDIT UNION

(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT

NOTARY

US4289

SUZANNE M. CAMPBELL  
NOTARY PUBLIC NEW JERSEY  
Commission Expires 7-22-2013

ALLONGE TO PROMISSORY NOTE

LOAN INFORMATION

Loan Number: 3330004404

Borrower(s): DEBORAH HORNING, BRUCE HORNING

Property Address: 25B ROBYN LANE, TOBYHANNA TOWNSHIP, PA 18347

Note Amount: 165,050.00

Note Date: April 22, 2008

Pay to the order of:

Without Recourse  
US MORTGAGE CORP.

BY: 

KIMBERLEE COLAIACOVO  
VICE PRESIDENT

Loan Number

US4056

3330004404

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording Requested By/Return To: MORTGAGE DEPT  
19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3330004404

**ASSIGNMENT OF MORTGAGE**

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is  
19D Chapin Road, Pine Brook, New Jersey 07058  
does hereby grant, sell, assign, transfer and convey, unto

Federal National Mortgage Association  
existing under the laws of , a corporation organized and  
(herein "Assignee"), whose address is

3900 Washington Avenue NW, Washington, DC 20016

a certain Mortgage dated April 22, 2008 , made and executed by

DEBORAH HORNING AND BRUCE HORNING, WIFE AND HUSBAND.

to and in favor of US Mortgage Corp. and given to secure

payment of , { 165,050.00 } One Hundred Sixty Five Thousand Fifty  
(include the Original Principal Amount and Maturity Date of Note(s))  
which Mortgage is of record in Book, Volume, or Liber No. , at page (or as

No. } of the Records of MONROE

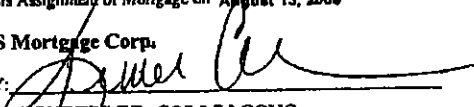
County, State of PA , recorded on , together with the note(s) and obligations therein  
described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of  
the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on August 13, 2008

  
Witness LORA BRINK

US Mortgage Corp.

BY:   
KIMBERLEE COLAIACOVO  
VICE PRESIDENT

Witness

Attest

Seal:

This Instrument Prepared By:  
address: 19D Chapin Road, Pine Brook, NJ 07058

STATE OF NEW JERSEY, COUNTY OF MORRIS

I CERTIFY THAT ON August 13, 2008

PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

(A) WAS THE MAKER OF THIS INSTRUMENT

(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT

AS VICE PRESIDENT

(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT.

  
NOTARY

US4280

DIANNA CORTES  
NOTARY PUBLIC OF NEW JERSEY  
COMMISSION EXPIRES 04/27/2010

Region

5  
DDF0000007666707

Product Type	
Seller Name	U. S. MORTGAGE CORP.
Seller No.	23884-000-7
Contract No.- Expiration Date	441877-08/19/08
Batch ID	22759030
Payee Code	055014614
Lender Loan ID	3330004513
Servicer Name	U. S. MORTGAGE CORP.
Servicer No.	23884-000-7
Address	86 STOCKTON COURT
Property City	PARSIPPANY TROY
Property State	NJ
Property Zip Code	07950
Original Ln Amt/Line Amt	216900.00
Original Note Rate	5.875
First Paymnt Due	Jun 1, 2008
Loan Term	360
Loan P&I Amt(monthly)	1283.05
Submission Type/Lien	Whole/First
Amortization Type	Fixed Rate
Loan Type	3
Certification Priority	080
FNMA Loan No.	4006016268
Mortgage Type	Other

CSC FII Comments:

Delivers notes and assignments separately. Accept endorsements from subsidiaries: Skyline Mortgage, Datek Mortgage, and DBA Lending Solutions.

Variance:

No Variances



Received: 08/14/2008  
Printed : 08/15/2008

FNMA-USM000000716



## NOTE

April 22, 2008  
(Date)

PINE BROOK  
(City)

New Jersey  
(State)

86 STOCKTON COURT  
PARSIPPANY TROYHILLS, NJ 07650

(Property Address)

### 1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$216,900.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is Picatinny Federal Credit Union, A Federal Credit Union

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

### 2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 5.8750%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

### 3. PAYMENTS

#### (A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1st day of each month beginning on June 01, 2008

I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on May 01, 2038, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at PO Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

#### (B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$1,283.05

### 4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

(ITEM 1046L1 (0408))

Form 3200 1/01  
GreatDocs™  
(Page 1 of 3)

MFCD3002

3330004513

#### 5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

#### 6. BORROWER'S FAILURE TO PAY AS REQUIRED

##### (A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of Fifteen calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.0000% of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

##### (B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

##### (C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

##### (D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

##### (E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

#### 7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

#### 8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

#### 9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

#### 10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT  
ITEM 164AL2 (10/09)  
MFC03002

Form 3200 1/01  
GrossDoc =  
(Page 2 of 2)  
3330004513

this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

Julie R. Stover (Seal) \_\_\_\_\_ (Seal)  
JULIE R. STOVER -Borrower -Borrower

\_\_\_\_\_ (Seal) \_\_\_\_\_ (Seal)  
-Borrower -Borrower

\_\_\_\_\_ (Seal) \_\_\_\_\_ (Seal)  
-Borrower -Borrower

[Sign Original Only]

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 1646L3 (8/00)  
MFCD3002

Form 3200 1/01  
GrowthDocs™  
(Page 3 of 3)  
3330004513

FNMA-USM000000711

**ALLONGE TO PROMISSORY NOTE**

**LOAN INFORMATION**

Loan Number: 3330004613

Borrower(s) JULIE R. STOVER

Property Address: 86 STOCKTON COURT, PARSIPPANY TROYHILLS, NJ 07850

Note Amount: 216,900.00

Note Date: April 22, 2008

Pay to the order of:  
U.S. MORTGAGE CORPORATION

\_\_\_\_\_  
Without Recourse

Picatinny Federal Credit Union

  
Name

MICHAEL J. MCGRATH, JR.

Title

AVP

US4057

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording Requested By/Return To: MORTGAGE DEPT  
19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3330004513

**ASSIGNMENT OF MORTGAGE**

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is  
100 MINERAL SPRINGS ROAD, DOVER, 07801  
does hereby grant, sell, assign, transfer and convey, unto US MORTGAGE CORP.

existing under the laws of New Jersey, a corporation organized and  
(herein "Assignee"), whose address is  
19D CHAPIN ROAD, PINE BROOK, NJ 07058

a certain Mortgage dated April 22, 2008, made and executed by

JULIE R STOVER, UNMARRIED

to and in favor of PICATINNY FEDERAL CREDIT UNION and given to secure

payment of \$ 216,000.00 ) Two Hundred Sixteen Thousand Nine Hundred  
(Include the Original Principal Amount and Maturity Date of Note(s))  
which Mortgage is of record in Book, Volume, or Liber No. 21072, at page 0804 (or as

No. 2008032817 ) of the Records of MORRIS

County, State of NJ, recorded on 4/30/2008, together with the note(s) and obligations  
therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of  
the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on August 13, 2008.

Witness 

PICATINNY FEDERAL CREDIT UNION

BY: 

MICHAEL J. MCGRATH, JR.

AVP

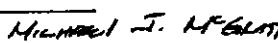
Witness

Attest

Seal:

This instrument Prepared By: PICATINNY FEDERAL CREDIT UNION  
address: 100 MINERAL SPRINGS ROAD, DOVER, 07801

STATE OF New Jersey, COUNTY OF Morris

I CERTIFY THAT ON August 13, 2008,   
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

(A) WAS THE MAKER OF THIS INSTRUMENT  
(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT  
AS AVP OF PICATINNY FEDERAL CREDIT UNION

(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT.

NOTARY 

US4288

SUZANNE MARIA CAVALLUZZO  
NOTARY PUBLIC OF NEW JERSEY  
Commission Expires 7-22-2010

**ALLONGE TO PROMISSORY NOTE**

**LOAN INFORMATION**

Loan Number: 3330004513

Borrower(s): JULIE R. STOVER

Property Address: 88 STOCKTON COURT, PARSIPPANY TROYHILLS, NJ 07950

Note Amount: 216,800.00

Note Date: April 22, 2008

Pay to the order of:

Without Recourse  
US MORTGAGE CORP.

BY:   
KIMBERLEE COLAIACOVO  
VICE PRESIDENT

Loan Number

US4056

3330004513

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RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording RequestedBy/Return To: MORTGAGE DEPT  
19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3330004613

**ASSIGNMENT OF MORTGAGE**

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is  
19D Chapin Road, Pine Brook, New Jersey 07058  
does hereby grant, sell, assign, transfer and convey, unto

**Federal National Mortgage Association**

, a corporation organized and  
(herein "Assignee"), whose address is  
existing under the laws of

3900 Washington Avenue NW, Washington, DC 20016

a certain Mortgage dated April 22, 2008, made and executed by

**JULIE R STOVER, UNMARRIED**

to and in favor of US Mortgage Corp.

and given to secure

payment of \$ 216,900.00 ) Two Hundred Sixteen Thousand Nine Hundred  
(Include the Original Principal Amount and Maturity Date of Note(s))  
which Mortgage is of record in Book, Volume, or Liber No. 21072, at page 0804 (or as  
No. 2008032817 ) of the Records of MORRIS

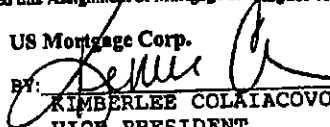
County, State of NJ, recorded on 04/30/2008, together with the note(s) and obligations therein  
described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of  
the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on August 13, 2008

  
Witness LORA BRINK

US Mortgage Corp.

BY:   
KIMBERLEE COLAIACOVO  
VICE PRESIDENT

Witness

Attest

Seal:

This Instrument Prepared By:  
address: 19D Chapin Road, Pine Brook, NJ 07058

Essex

STATE OF NEW JERSEY, COUNTY OF MORRIS

I CERTIFY THAT ON August 13, 2008

PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

(A) WAS THE MAKER OF THIS INSTRUMENT

(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT

AS VICE PRESIDENT OF US Mortgage Corp.

(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTIRE NAMED IN THIS INSTRUMENT.

  
NOTARY

DIANNA CORTES

NOTARY PUBLIC OF NEW JERSEY  
COMMISSION EXPIRES 04/27/2010

US4290

Region

DDF0000007666708

Product Type  
Seller Name U. S. MORTGAGE CORP.  
Seller No. 23884-000-7  
Contract No.- Expiration Date 441877-08/19/08  
Batch ID 22759030  
Payee Code 055014614  
Lender Loan ID 3330004602  
Servicer Name U. S. MORTGAGE CORP.  
Servicer No. 23884-000-7  
Address 43 SAMMIS AVENUE  
Property City DOVER  
Property State NJ  
Property Zip Code 07801  
Original Ln Amt/Line Amt 175000.00  
Original Note Rate 5.875  
First Paymnt Due Jul 1, 2008  
Loan Term 360  
Loan P&I Amt(monthly) 1035.20  
Submission Type/Lien Whole/First  
Amortization Type Fixed Rate  
Loan Type 3  
Certification Priority 080  
FNMA Loan No. 4006016269  
Mortgage Type Other

CSC FYI Comments:  
Delivers notes and assignments separately. Accept endorsements from subsidiaries: Skyline Mo  
rtgage, Datek Mortgage, and DBA Lending Solutions.

Variance:  
No Variances



Received: 08/14/2008  
Printed : 08/15/2008

FNMA-USM000000724



1825

**ORIGINAL****NOTE**May 29, 2008  
[Date]Morristown  
[City]New Jersey  
[State]43 SAMMIS AVENUE  
DOVER, NJ 07801

[Property Address]

**1. BORROWER'S PROMISE TO PAY**

In return for a loan that I have received, I promise to pay U.S. \$175,000.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is Picatinny Federal Credit Union, A Federal Credit Union.

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

**2. INTEREST**

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 5.8750%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

**3. PAYMENTS****(A) Time and Place of Payments**

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1st day of each month beginning on July 01, 2008.

I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on June 01, 2038, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at PO Box 582, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

**(B) Amount of Monthly Payments**

My monthly payment will be in the amount of U.S. \$1,035.20

**4. BORROWER'S RIGHT TO PREPAY**

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 1040.1 (2/2009)

Form 3200 1/01

GrossDoc™  
(Page 1 of 3)

MFCD3002

3330004602

#### 5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

#### 6. BORROWER'S FAILURE TO PAY AS REQUIRED

##### (A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of **Fifteen** calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be **5.0000%** of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

##### (B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

##### (C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

##### (D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

##### (E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

#### 7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

#### 8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

#### 9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

#### 10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in


this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:


If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

 (Seal)  
PHILLIP S. BERTA -Borrower

 (Seal)  
DAWN M. BERTA -Borrower

\_\_\_\_ (Seal) \_\_\_\_\_ (Seal)  
-Borrower -Borrower

\_\_\_\_ (Seal) \_\_\_\_\_ (Seal)  
-Borrower -Borrower

[Sign Original Only]

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 164823 (8/09)  
MFCD3002

Form 3200 1/01  
GreenDocs™  
(Page 3 of 3)  
3330004602

**ALLONGE TO PROMISSORY NOTE**

**LOAN INFORMATION**

Loan Number: 3330004602

Borrower(s) PHILLIP S. BERTA, DAWN M. BERTA

Property Address: 43 SAMMIS AVENUE, DOVER, NJ 07801

Note Amount: 175,000.00

Note Date: May 29, 2008

Pay to the order of:  
U.S. MORTGAGE CORPORATION

\_\_\_\_\_  
Without Recourse

Picatinny Federal Credit Union

\_\_\_\_\_  
Name

Title

MICHAEL J. MCGRATH, JR.

AVP

US4057

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording RequestedBy/ReturnTo: MORTGAGE DEPT  
19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3330004602

**ASSIGNMENT OF MORTGAGE**

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is  
100 MINERAL SPRINGS ROAD, DOVER, 07801  
does hereby grant, sell, assign, transfer and convey, unto US MORTGAGE CORP.

existing under the laws of New Jersey, a corporation organized and  
(herein "Assignee"), whose address is  
19D CHAPIN ROAD, PINE BROOK, NJ 07058

a certain Mortgage dated May 28, 2008, made and executed by

PHILLIP S. BERTA AND DAWN M. BERTA, HUSBAND AND WIFE

to and in favor of PICATINNY FEDERAL CREDIT UNION

and given to secure

payment of \$ ( 175,000.00 ) One Hundred Seventy Five Thousand

(Include the Original Principal Amount and Maturity Date of Note(s))

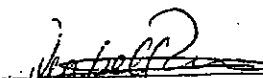
which Mortgage is of record in Book, Volume, or Liber No. 21102, at page 1745 (or as

No. 2008045085 ) of the Records of MORRIS

County, State of NJ, recorded on 6/16/2008, together with the note(s) and obligations  
therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of  
the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on August 13, 2008

  
Witness

PICATINNY FEDERAL CREDIT UNION

BY: 

MICHAEL J. MCGRATH, JR.

AVP

Witness

Attest

Seal:

This Instrument Prepared By: PICATINNY FEDERAL CREDIT UNION  
address: 100 MINERAL SPRINGS ROAD, DOVER, 07801

STATE OF New Jersey, COUNTY OF Morris

I CERTIFY THAT ON August 13, 2008

PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

(A) WAS THE MAKER OF THIS INSTRUMENT

(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT

AS AVP OF PICATINNY FEDERAL CREDIT UNION

(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT

  
NOTARY

SUZANNE MARIA CAVALLUZZO  
NOTARY PUBLIC OF NEW JERSEY  
Commission Expires 7-22-2013

US4288

ALLONGE TO PROMISSORY NOTE

LOAN INFORMATION

Loan Number: 3330004602

Borrower(s): PHILLIP S. BERTA, DAWN M. BERTA

Property Address: 43 SAMMIS AVENUE, DOVER, NJ 07801

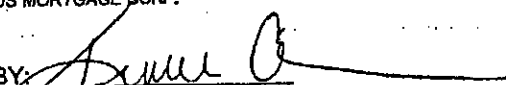
Note Amount: 175,000.00

Note Date: May 29, 2008

Pay to the order of:

Without Recourse  
US MORTGAGE CORP.

BY:

  
KIMBERLEE COLAIACOVO  
VICE PRESIDENT

Loan Number

US4056

3330004602.

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RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording Requested By/Return To: MORTGAGE DEPT  
19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3330004502

**ASSIGNMENT OF MORTGAGE**

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is  
19D Chapin Road, Pine Brook, New Jersey 07058  
does hereby grant, sell, assign, transfer and convey, unto

Federal National Mortgage Association  
existing under the laws of a corporation organized and  
(herein "Assignee"), whose address is

3900 Washington Avenue NW, Washington, DC 20016

a certain Mortgage dated May 29, 2008, made and executed by

PHILLIP S. BERTA AND DAWN M. BERTA, HUSBAND AND WIFE

to and in favor of US Mortgage Corp.

and given to secure

payment of \$175,000.00 (One Hundred Seventy Five Thousand  
(Include the Original Principal Amount and Maturity Date of Note(s))  
which Mortgage is of record in Book, Volume, or Liber No. 21102, at page 1745 (or as

No. 2008045085) of the Records of MORRIS

County, State of NJ, recorded on 08/18/2008, together with the note(s) and obligations therein  
described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of  
the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on August 13, 2008

  
Witness LORA BRINK

US Mortgage Corp.

BY   
KIMBERLEE COLAIACOVO  
VICE PRESIDENT

Witness

Attest

Seal:

This Instrument Prepared By:  
address: 19D Chapin Road, Pine Brook, NJ 07058

Essex

STATE OF NEW JERSEY, COUNTY OF MORRIS

I CERTIFY THAT ON August 13, 2008, KIMBERLEE COLAIACOVO  
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

- (A) WAS THE MAKER OF THIS INSTRUMENT
- (B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT  
AS VICE PRESIDENT OF US Mortgage Corp.
- (C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT.

  
NOTARY

US4200

DIANNA CORTES  
NOTARY PUBLIC OF NEW JERSEY  
COMMISSION EXPIRES 04/27/2010

FNMA-USM000000731

Region

5

DDF0000007666709

Product Type  
Seller Name U. S. MORTGAGE CORP.  
Seller No. 23884-000-7  
Contract No.- Expiration Date 441877-08/19/08  
Batch ID 22759030  
Payee Code 055014614  
Lender Loan ID 3330004650  
Servicer Name U. S. MORTGAGE CORP.  
Servicer No. 23884-000-7  
Address 20 EAST STERLING STREET  
Property City WHARTON  
Property State NJ  
Property Zip Code 07885  
Original Ln Amt/Line Amt 194650.00  
Original Note Rate 5.875  
First Paymnt Due Jul 1, 2008  
Loan Term 360  
Loan P&I Amt(monthly) 1151.43  
Submission Type/Lien Whole/First  
Amortization Type Fixed Rate  
Loan Type 3  
Certification Priority 080  
FNMA Loan No. 4006016270  
Mortgage Type Other

CSC FYI Comments:

Delivers notes and assignments separately. Accept endorsements from subsidiaries: Skyline Mo  
rtgage, Datak Mortgage, and DBA Lending Solutions.

Variance:

No Variances



Received: 08/14/2008  
Printed : 08/15/2008

FNMA-USM000000708



1833

ORIGINAL

## NOTE

May 20, 2008  
[Date]Pine Brook  
[City]New Jersey  
[State]20 EAST STERLING STREET  
WHARTON, NJ 07885

[Property Address]

## 1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$194,650.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is Picatinny Federal Credit Union, A Federal Credit Union

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

## 2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 5.8750%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

## 3. PAYMENTS

## (A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1st day of each month beginning on July 01, 2008

I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on June 01, 2038, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at PO Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

## (B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$1,151.43

## 4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 1644L1 (8/09)

Form 1200 1/01  
GrandDoc™  
(Page 1 of 3)

MFCD3002

3330004650

**5. LOAN CHARGES**

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

**6. BORROWER'S FAILURE TO PAY AS REQUIRED**

**(A) Late Charge for Overdue Payments**

If the Note Holder has not received the full amount of any monthly payment by the end of Fifteen calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.0000% of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

**(B) Default**

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

**(C) Notice of Default**

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

**(D) No Waiver By Note Holder**

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

**(E) Payment of Note Holder's Costs and Expenses**

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

**7. GIVING OF NOTICES**

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

**8. OBLIGATIONS OF PERSONS UNDER THIS NOTE**

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

**9. WAIVERS**

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

**10. UNIFORM SECURED NOTE**

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 1046L2 (0409)  
MFCD3002

Form 3200 1/01  
GreenDocs™  
(Page 2 of 3)  
3330004650

this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

Magdalena Carrero (Seal) \_\_\_\_\_ (Seal)  
MAGDALENA CARRERO -Borrower -Borrower

\_\_\_\_ (Seal) \_\_\_\_\_ (Seal)  
-Borrower -Borrower

\_\_\_\_ (Seal) \_\_\_\_\_ (Seal)  
-Borrower -Borrower

[Sign Original Only]

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT  
(ITEM 1648L3 (0409))  
MFCD3002

Form 3200 1/01  
GreatDocs™  
(Page 3 of 3)  
3330004650

**ALLONGE TO PROMISSORY NOTE**

**LOAN INFORMATION**

Loan Number: 3330004650

Borrower(s) MAGDALENA CARRERO

Property Address: 20 EAST STERLING STREET, WHARTON, NJ 07885

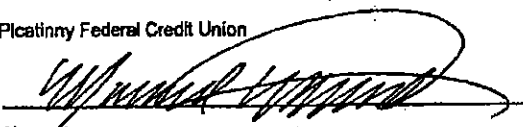
Note Amount: 194,650.00

Note Date: May 20, 2008

Pay to the order of:  
U.S. MORTGAGE CORPORATION

\_\_\_\_\_  
Without Recourse

Piscataway Federal Credit Union

  
Name

Title MICHAEL J. MCGRATH, JR.

AVP

US4057

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording Requested By/Return To: MORTGAGE DEPT  
190 CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 333004650

**ASSIGNMENT OF MORTGAGE**

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is  
100 MINERAL SPRINGS ROAD, DOVER, 07801  
does hereby grant, sell, assign, transfer and convey, unto US MORTGAGE CORP.

existing under the laws of New Jersey, a corporation organized and  
(herein "Assignee"), whose address is  
190 CHAPIN ROAD, PINE BROOK, NJ 07058

a certain Mortgage dated May 20, 2008, made and executed by  
MAGDALENA CARRERO, A SINGLE WOMAN

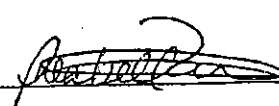
to and in favor of PICATINNY FEDERAL CREDIT UNION and given to secure

payment of \$194,650.00 (One Hundred Ninety Four Thousand Six Hundred Fifty  
(Include the Original Principal Amount and Maturity Date of Note(s))  
which Mortgage is of record in Book, Volume, or Liber No. 21095, at page 0848 (or as  
No. 284343) of the Records of MORRIS

County, State of NJ, recorded on 8/3/2008, together with the note(s) and obligations  
therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of  
the above-described Mortgage.

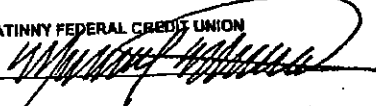
IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on August 13, 2008

Witness 

Witness

Attest

Seal:

PICATINNY FEDERAL CREDIT UNION  
BY: 

MICHAEL J. MCGRATH, JR.

AVP

This Instrument Prepared By: PICATINNY FEDERAL CREDIT UNION  
address: 100 MINERAL SPRINGS ROAD, DOVER, 07801

STATE OF New Jersey, COUNTY OF Hudson

I CERTIFY THAT ON August 13, 2008, Michael J. McGrath  
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

(A) WAS THE MAKER OF THIS INSTRUMENT  
(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT  
AS AVP OF PICATINNY FEDERAL CREDIT UNION

(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT

NOTARY

US4289

SUZANNE MARIA CAVALLUZZO  
NOTARY PUBLIC, NEW JERSEY  
Commission Expires 7-22-2013

**ALLONGE TO PROMISSORY NOTE**

**LOAN INFORMATION**

Loan Number: 3330004650

Borrower(s): MAGDALENA CARRERO

Property Address: 20 EAST STERLING STREET, WHARTON, NJ 07885


Note Amount: 194,650.00

Note Date: May 20, 2008

Pay to the order of:

Without Recourse  
US MORTGAGE CORP.

BY:

  
KIMBRILEE COLAIACOVO  
VICE PRESIDENT

Loan Number

US4056

3330004650

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording RequestedBy/ReturnTo: MORTGAGE DEPT  
19D CHAPIN ROAD, PO BOX 2014. PINE BROOK, NJ 07058

Loan Number: 3330004650

**ASSIGNMENT OF MORTGAGE**

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is  
19D Chapin Road, Pine Brook, New Jersey 07058  
does hereby grant, sell, assign, transfer and convey, unto

**Federal National Mortgage Association**

existing under the laws of , a corporation organized and  
(herein "Assignee"), whose address is

3900 Washington Avenue NW, Washington, DC 20016

a certain Mortgage dated May 20, 2008 , made and executed by

MAGDALENA CARRERO, A SINGLE WOMAN

to and in favor of US Mortgage Corp.

and given to secure

payment of , ( 194,850.00 ) One Hundred Ninety Four Thousand Six Hundred Fifty  
(Include the Original Principal Amount and Maturity Date of Note(s))  
which Mortgage is of record in Book, Volume, or Liber No. 21096 , at page 0848 (or as

No. 284343 ) of the Records of MORRIS

County, State of NJ , recorded on 08/03/2008 , together with the note(s) and obligations therein  
described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of  
the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on August 13, 2008

  
Witness LORA BRINK

US Mortgage Corp.

BY:   
KIMBERLEE COLAIACOVO  
VICE PRESIDENT

Witness

Attest

Seal:

This Instrument Prepared By:  
address: 19D Chapin Road, Pine Brook, NJ 07058

STATE OF NEW JERSEY, COUNTY OF MORRIS *Essex*

I CERTIFY THAT ON August 13, 2008 , KIMBERLEE COLAIACOVO  
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON  
(A) WAS THE MAKER OF THIS INSTRUMENT  
(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT  
AS VICE PRESIDENT OF US Mortgage Corp.  
(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT.

  
NOTARY

US4280

DIANNA CORTES  
NOTARY PUBLIC OF NEW JERSEY  
COMMISSION EXPIRES 04/27/2010

FNMA-USM000000715

1840

5

Region

DDF0000007666710

## Product Type

Seller Name

U. S. MORTGAGE CORP.

Seller No.

23884-000-7

Contract No.- Expiration Date

441877-08/19/08

Batch ID

22759030

Payee Code

055014614

Lender Loan ID

3330004771

Servicer Name

U. S. MORTGAGE CORP.

Servicer No.

23884-000-7

Address

19 MIRROR PLACE

Property City

JEFFERSON TOWNS

Property State

NJ

Property Zip Code

07438

Original Ln Amt/Line Amt

306850.00

Original Note Rate

5.875

First Paymnt Due

Aug 1, 2008

Loan Term

360

Loan P&amp;I Amt(monthly)

1815.14

Submission Type/Lien

Whole/First

Amortization Type

Fixed Rate

Loan Type

3

Certification Priority

080

FNMA Loan No.

4006016271

Mortgage Type

Other

## CSC FYI Comments:

Delivers notes and assignments separately. Accept endorsements from subsidiaries: Skyline Mortgage, Datek Mortgage, and DBA Lending Solutions.

## Variance:

No Variances



Received: 08/14/2008

Printed : 08/15/2008

FNMA-USM000000700



**NOTE**

June 1, 2008

Rockaway  
[City]

New Jersey  
[State]

19 MIRROR PLACE  
JEFFERSON TOWNSHIP, NJ 07438

[Property Address]

**1. BORROWER'S PROMISE TO PAY**

In return for a loan that I have received, I promise to pay U.S. \$306,850.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is Pocatanny Federal Credit Union, A Federal Credit Union

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

**2. INTEREST**

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 5.8750%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

**3. PAYMENTS**

**(A) Time and Place of Payments**

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1st day of each month beginning on August 01, 2008. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on July 01, 2038, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at PO Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

**(B) Amount of Monthly Payments**

My monthly payment will be in the amount of U.S. \$1,815.14

**4. BORROWER'S RIGHT TO PREPAY**

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

MULTISTATE  
ITEM 10-404.1 (10-2008)

Form 3200 1/01

Grant/Doc#  
(Page 1 of 3)

MFC03002

3330004771

**5. LOAN CHARGES**

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

**6. BORROWER'S FAILURE TO PAY AS REQUIRED****(A) Late Charge for Overdue Payments**

If the Note Holder has not received the full amount of any monthly payment by the end of 15 calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.0000 % of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

**(B) Default**

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

**(C) Notice of Default**

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

**(D) No Waiver By Note Holder**

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

**(E) Payment of Note Holder's Costs and Expenses**

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

**7. GIVING OF NOTICES**

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

**8. OBLIGATIONS OF PERSONS UNDER THIS NOTE**

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

**9. WAIVERS**

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

**10. UNIFORM SECURED NOTE**

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3200 1/01

MULTISTATE  
ITEM 1046LJ (02/06/06)  
MFCD3002

GreenDocs®  
Page 7 of 7  
3330004771

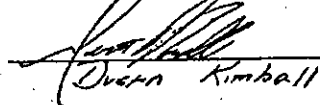
this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

  
Dawn Kimball

(Seal)  
-Borrower

(Seal)  
-Borrower

(Seal)  
-Borrower

(Seal)  
-Borrower

(Seal)  
-Borrower

(Seal)  
-Borrower

[Sign Original Only]

MULTISTATE FIXED RATE NOTE—Single Family—Pannie Mae/Freddie Mac UNIFORM INSTRUMENT

MULTISTATE  
ITEM 1648L3 (2/2008)  
MFCD3802

Form 3200 L01

GrantDocs®  
(Page 3 of 3)  
3330004771

**ALLONGE TO PROMISSORY NOTE**

**LOAN INFORMATION**

Loan Number: 3330004771

Borrower(s) DUSTIN KIMBALL

Property Address: 19 MIRROR PLACE, JEFFERSON TOWNSHIP, NJ 07438

Note Amount: 306,850.00

Note Date: June 12, 2008

Pay to the order of:  
U.S. MORTGAGE CORPORATION

Without Recourse

Piscataway Federal Credit Union

  
Name

Title

MICHAEL J. MCGRATH, JR.

AVP

US4057

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording Requested By/Return To: MORTGAGE DEPT  
19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3330004771

**ASSIGNMENT OF MORTGAGE**

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is  
100 MINERAL SPRINGS ROAD, DOVER, 07801  
does hereby grant, sell, assign, transfer and convey, unto US MORTGAGE CORP.

existing under the laws of New Jersey, a corporation organized and  
(herein "Assignee"), whose address is  
19D CHAPIN ROAD, PINE BROOK, NJ 07058

a certain Mortgage dated June 12, 2008, made and executed by

DUSTIN KIMBALL, A SINGLE MAN

to and in favor of PICATINNY FEDERAL CREDIT UNION

and given to secure

payment of \$ 308,850.00 Three Hundred Six Thousand Eight Hundred Fifty  
(Include the Original Principal Amount and Maturity Date of Note(s))  
which Mortgage is of record in Book, Volume, or Liber No. , at page (or as

No. ) of the Records of PASSAIC

County, State of NJ, recorded on , together with the note(s) and obligations  
therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of  
the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on August 13, 2008

Witness

Witness

Attest

Seal:

This Instrument Prepared By: PICATINNY FEDERAL CREDIT UNION  
address: 100 MINERAL SPRINGS ROAD, DOVER, 07801

STATE OF New Jersey, COUNTY OF Nassau

I CERTIFY THAT ON August 13, 2008  
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

(A) WAS THE MAKER OF THIS INSTRUMENT  
(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT  
AS AVP OF PICATINNY FEDERAL CREDIT UNION

(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT.

NOTARY

US4288

SUZANNE MARIA CAVALLIUTTO  
NOTARY PUBLIC IN NEW JERSEY  
Commission Expires 7-22-2013

FNMA-USM000000705

**ALLONGE TO PROMISSORY NOTE**

**LOAN INFORMATION**

Loan Number: 3330004771

Borrower(s): DUSTIN KIMBALL

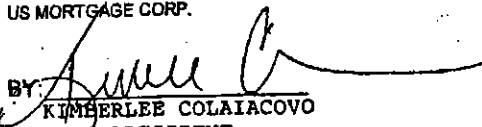
Property Address: 19 MIRROR PLACE, JEFFERSON TOWNSHIP, NJ 07438

Note Amount: 306,850.00

Note Date: June 12, 2008

Pay to the order of:

Without Recourse  
US MORTGAGE CORP.

By   
KIMBERLEE COLAIACOVO  
VICE PRESIDENT

Loan Number

US4056

3330004771

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RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording Requested By/Return To: MORTGAGE DEPT  
19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3330004771

**ASSIGNMENT OF MORTGAGE**

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is  
19D Chapin Road, Pine Brook, New Jersey 07058  
does hereby grant, sell, assign, transfer and convey, unto

**Federal National Mortgage Association**

existing under the laws of a corporation organized and  
(herein "Assignee"), whose address is

3900 Washington Avenue NW, Washington, DC 20016

a certain Mortgage dated June 12, 2008, made and executed by

DUSTIN KIMBALL, A SINGLE MAN

to and in favor of US Mortgage Corp.

and given to secure

payment of \$ 398,850.00 ) Three Hundred Six Thousand Eight Hundred Fifty

(Include the Original Principal Amount and Maturity Date of Note(s))

which Mortgage is of record in Book, Volume, or Liber No. , at page

(or as

No. ) of the Records of PASSAIC

County, State of NJ, recorded on , together with the note(s) and obligations therein  
described and the money due and to become due thereon with interest, and all rights secured or to accrue under such Mortgage


TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of  
the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on August 13, 2008

  
Witness LORA BRINK

US Mortgage Corp.

BY:

  
KIMBERLEE COLAIACOVO  
VICE PRESIDENT

Witness

Attest

Seal:

This Instrument Prepared By:  
address: 19D Chapin Road, Pine Brook, NJ 07058

STATE OF NEW JERSEY, COUNTY OF MORRIS

I CERTIFY THAT ON August 13, 2008 KIMBERLEE COLAIACOVO  
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

- (A) WAS THE MAKER OF THIS INSTRUMENT  
(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT  
AS VICE PRESIDENT OF US Mortgage Corp.  
(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTIRE NAME OF THIS INSTRUMENT.

  
NOTARY

US4280

DIANNA CORTES  
NOTARY PUBLIC OF NEW JERSEY  
COMMISSION EXPIRES 04/27/2010

FNMA-USM000000707

Product Type	U. S. MORTGAGE CORP.
Seller Name	23884-000-7
Seller No.	441877-08/19/08
Contract No.- Expiration Date	22759030
Batch ID	055014614
Payee Code	3330004845
Lender Loan ID	U. S. MORTGAGE CORP.
Servicer Name	23884-000-7
Servicer No.	5397 BUCK SETTLEMENT ROAD
Address	BATH
Property City	NY
Property State	14810
Property Zip Code	176300.00
Original Ln Amt/Line Amt	5.875
Original Note Rate	Aug 1, 2008
First Paymnt Due	360
Loan Term	1042.89
Loan P&I Amt(monthly)	Whole/First
Submission Type/Lien	Fixed Rate
Amortization Type	3
Loan Type	080
Certification Priority	4006016272
FNMA Loan No.	Other
Mortgage Type	

Variances:  
No Variances



Received: 08/14/2008  
Printed : 08/15/2008

FNMA-USM000000686



1849

ORIGINAL

## NOTE

June 30, 2008  
[Date]VOORHEESVILLE  
[City]  
5397 BUCK SETTLEMENT ROAD  
BATH, NY 14810New York  
[State]

[Property Address]

## 1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$176,300.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is Pocatanny Federal Credit Union, A Federal Credit Union.

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

## 2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 5.8750%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

## 3. PAYMENTS

## (A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1st day of each month beginning on August 01, 2008.

I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on July 01, 2038, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at PO Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

## (B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$1,042.89

## 4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

NEW YORK FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3233 1/01

ITEM 7820.1 (2010)  
MFNYJ120

(Page 1 of 3 pages)

To Order Call: 1-800-530-8383 or Fax: 818-781-1131  
3330004845

#### 5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

#### 6. BORROWER'S FAILURE TO PAY AS REQUIRED

##### (A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of **Fifteen** calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be **2.0000%** of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

##### (B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

##### (C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

##### (D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

##### (E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

#### 7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

#### 8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

#### 9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

#### 10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

NEW YORK FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 75P01.2 (03/12)  
MFNY3120

(Page 2 of 3 pages)

Form 3233 1/01  
GREENTLAND  
To Order Call: 1-800-450-6298 ☐ Fax: 616-791-1191  
3330004845

this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

Lender may require immediate payment in full of all Sums Secured by this Security Instrument if all or any part of the Property, or if any right in the Property, is sold or transferred without Lender's prior written permission. If Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred without Lender's prior written permission, Lender also may require immediate payment in full. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender requires immediate payment in full under this Section 18, Lender will give me a notice which states this requirement. The notice will give me at least 30 days to make the required payment. The 30-day period will begin on the date the notice is given to me in the manner required by Section 15 of this Security Instrument. If I do not make the required payment during that period, Lender may act to enforce its rights under this Security Instrument without giving me any further notice or demand for payment.

Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

*Tim S. Joens through his attorney  
in fact, Aimee R. Churchill, Esq.* (Seal)  
TIM S. JOENS THROUGH HIS ATTORNEY -Borrower  
IN FACT, AIMEE R. CHURCHILL, ESQ

*Lisa A. Joens through her  
attorney in fact, Aimee R. Churchill, Esq.* (Seal)  
LISA A. JOENS THROUGH HER ATTORNEY -Borrower  
IN FACT, AIMEE R. CHURCHILL, ESQ

(Seal)  
-Borrower

(Seal)  
-Borrower

(Seal)  
-Borrower

(Seal)  
-Borrower

[Sign Original Only]

NEW YORK FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3233 1/01

ITEM 720LA (03/12)  
MFNY3120

(Page 3 of 3 pages)

GREATLAND  
To Order Call 1-800-330-8555 Fax 818-797-1121  
3330004845

ALLONGE TO PROMISSORY NOTE

LOAN INFORMATION

Loan Number: 3330004845

Borrower(s) TIM S. JOENS, LISA A. JOENS

Property Address: 5397 BUCK SETTLEMENT ROAD , BATH, NY 14810

Note Amount: 176,300.00

Note Date: June 30, 2008

Pay to the order of:  
U.S. MORTGAGE CORPORATION

Without Recourse

Picatinny Federal Credit Union

  
Name

Title MICHAEL J. MCGRATH, JR.

AVP

US4057

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording Requested By/Return To: MORTGAGE DEPT  
19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3330004845

**ASSIGNMENT OF MORTGAGE**

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is  
100 MINERAL SPRINGS ROAD, DOVER, 07801  
does hereby grant, sell, assign, transfer and convey, unto US MORTGAGE CORP.

existing under the laws of **New Jersey**, a corporation organized and  
(herein "Assignee"), whose address is  
19D CHAPIN ROAD, PINE BROOK, NJ 07058

a certain Mortgage dated June 30, 2008, made and executed by  
**TIM S JOENS AND LISA A JOENS, HUSBAND AND WIFE**

to and in favor of **PICATINNY FEDERAL CREDIT UNION** and given to secure

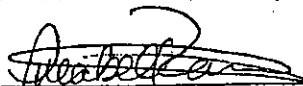
payment of \$ ( 176,300.00 ) One Hundred Seventy Six Thousand Three Hundred  
(Include the Original Principal Amount and Maturity Date of Note(s))  
which Mortgage is of record in Book, Volume, or Liber No. 2878, at page 292 (or as

No. 002067280018 ) of the Records of **STEUBEN**

County, State of **NY**, recorded on 7/10/2008, together with the note(s) and obligations  
therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage

**TO HAVE AND TO HOLD** the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of  
the above-described Mortgage.

**IN WITNESS WHEREOF**, the undersigned Assignor has executed this Assignment of Mortgage on August 13, 2008

  
\_\_\_\_\_  
Witness

PICATINNY FEDERAL CREDIT UNION

BY: 

**MICHAEL J. MCGRATH, JR.**

**AVP**

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Attest


Seal:

This Instrument Prepared By: **PICATINNY FEDERAL CREDIT UNION**  
address: 100 MINERAL SPRINGS ROAD, DOVER, 07801

STATE OF New Jersey, COUNTY OF Harris

I CERTIFY THAT ON August 13, 2008  
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

(A) WAS THE MAKER OF THIS INSTRUMENT  
(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT  
AS AVP OF **PICATINNY FEDERAL CREDIT UNION**

(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT  
  
\_\_\_\_\_  
NOTARY

US4269

**SUZANNE MARIA CAVALLUZZO**  
NOTARY PUBLIC OF NEW JERSEY  
Commission Expires 7-22-2013

**ALLONGE TO PROMISSORY NOTE**

**LOAN INFORMATION**

Loan Number: 3330004845

Borrower(s): TIM S. JOENS, LISA A. JOENS


Property Address: 5397 BUCK SETTLEMENT ROAD, BATH, NY 14810

Note Amount: 176,300.00

Note Date: June 30, 2008

Pay to the order of:

Without Recourse  
US MORTGAGE CORP.

BY:   
KIMBERLEE COLAIACOVO  
VICE PRESIDENT

Loan Number

US4036

3330004845

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording RequestedBy/ReturnTo: MORTGAGE DEPT  
19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3330004845

**ASSIGNMENT OF MORTGAGE**

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is  
19D Chapin Road, Pine Brook, New Jersey 07058  
does hereby grant, sell, assign, transfer and convey, unto

**Federal National Mortgage Association**

, a corporation organized and  
(herein "Assignee"), whose address is  
existing under the laws of

3900 Washington Avenue NW, Washington, DC 20016

a certain Mortgage dated June 30, 2008, made and executed by

TIM S JOENS AND LISA A JOENS, HUSBAND AND WIFE

to and in favor of US Mortgage Corp.

and given to secure

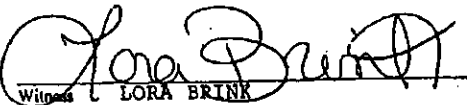
payment of , ( 170,300.00 ) One Hundred Seventy Six Thousand Three Hundred  
(Include the Original Principal Amount and Maturity Date of Note(s))  
which Mortgage is of record in Book, Volume, or Liber No. 2878 , at page 282 (or as

No. 002057260010 ) of the Records of STEUBEN

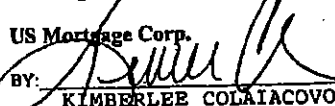
County, State of NY , recorded on 07/10/2008 , together with the note(s) and obligations therein  
described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of  
the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on August 13, 2008

  
Witness LORA BRINK

US Mortgage Corp.

BY:   
KIMBERLEE COLAIACOVO  
VICE PRESIDENT

Witness

Attcal

Seal:

This Instrument Prepared By:  
address: 19D Chapin Road, Pine Brook, NJ 07058 Essex

STATE OF NEW JERSEY, COUNTY OF MORRIS

I CERTIFY THAT ON August 13, 2008, KIMBERLEE COLAIACOVO  
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

- (A) WAS THE MAKER OF THIS INSTRUMENT  
(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT  
AS VICE PRESIDENT OF US Mortgage Corp.  
(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE EXECUTIVE IN THIS INSTRUMENT.

NOTARY

US4290

DIANNA CORTES  
NOTARY PUBLIC OF NEW JERSEY  
COMMISSION EXPIRES 04/27/2010

FNMA-USM000000693

05/13/2008 09:00 68759448

JOHN CT HAYES

PAGE 85/97

**DURABLE GENERAL POWER OF ATTORNEY  
NEW YORK STATUTORY SHORT FORM**

**COPY**

THE POWERS YOU GRANT BELOW CONTINUE TO BE EFFECTIVE SHOULD YOU  
BECOME DISABLED OR INCOMPETENT

CAUTION: THIS IS AN IMPORTANT DOCUMENT. IT GIVES THE PERSON WHOM YOU  
DESIGNATE (YOUR "AGENT"). BROAD POWERS TO HANDLE YOUR PROPERTY DURING  
YOUR LIFETIME, WHICH MAY INCLUDE POWERS TO MORTGAGE, SELL, OR  
OTHERWISE DISPOSE OF ANY REAL OR PERSONAL PROPERTY WITHOUT ADVANCE  
NOTICE TO YOU OR APPROVAL BY YOU, THESE POWERS WILL CONTINUE TO EXIST  
EVEN AFTER YOU BECOME DISABLED OR INCOMPETENT. THESE POWERS ARE  
EXPLAINED MORE FULLY IN NEW YORK GENERAL OBLIGATIONS LAW, ARTICLE 5,  
TITLE 15, SECTIONS 5-1502A THROUGH 5-1503, WHICH EXPRESSLY [fig 8] PERMIT  
THE USE OF ANY OTHER OR DIFFERENT FORM OF POWER OF ATTORNEY.

THIS DOCUMENT DOES NOT AUTHORIZE ANYONE TO MAKE MEDICAL OR OTHER  
HEALTH CARE DECISIONS. YOU MAY EXECUTE A HEALTH CARE PROXY TO DO THIS.

IF THERE IS ANYTHING ABOUT THIS FORM THAT YOU DO NOT UNDERSTAND, YOU  
SHOULD ASK A LAWYER TO EXPLAIN IT TO YOU.  
THIS IS INTENDED TO CONSTITUTE A DURABLE GENERAL POWER OF ATTORNEY PURSUANT  
TO ARTICLE 5, TITLE 15 OF THE NEW YORK GENERAL OBLIGATIONS LAW:

I, TIM S. JOENS of 116 Edwin Lane, Stroudsburg, Pennsylvania 18360, do hereby appoint:

Aimee R. Churchill, Esq.  
101 E. Main St.  
Odessa, NY 14869

my attorneys-in-fact TO ACT

- ☐ Each agent may SEPARATELY act.  
☐ All agents must act TOGETHER.

IN MY NAME, PLACE AND STEAD in any way which I myself could do, if I were personally  
present, with respect to the following matters as each of them is defined in Title 15 of  
Article 5 of the New York General Obligations Law to the extent that I am permitted by law  
to act through an agent:

☒ (X) (A) real estate transactions;



06/13/2008 09:08 68759448

JOHN CT HAYES

PAGE 06/07

Including but not limited to the following: the power to execute the note, mortgage, HUD and all necessary documents to mortgage and purchase the property at 5397 Buck Settlement Road, Bath, New York 14810.

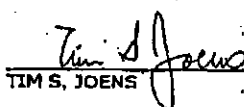
- ☐ (B) chattel and goods transactions;
- ☐ (C) bond, share and commodity transactions;
- ☐ (D) banking transactions;
- ☐ (E) business operating transactions;
- ☐ (F) insurance transactions;
- ☐ (G) estate transactions;
- ☐ (H) claims and litigation;
- ☐ (I) personal relationships and affairs;
- ☐ (J) benefits from military service;
- ☐ (K) records, reports and statements;
- ☐ (L) retirement benefit transactions;
- ☐ (M) making gifts to my spouse, children and more remote descendants, and parents, not to exceed in the aggregate \$ 10,000 to each of such persons in any year;
- ☐ (N) tax matters;
- ☐ (O) all other matters;
- ☐ (P) full and unqualified authority to my attorneys-in-fact to delegate any or all of the foregoing powers to any person or persons whom my attorneys-in-fact shall select;
- ☐ (Q) each of the above matters identified by the following letters: A, B, C, D, E, F, G, H, I, J, K, L, M, N, O, P.

This durable Power of Attorney shall not be affected by my subsequent disability or incompetence.

TO INDUCE ANY THIRD PARTY TO ACT HEREUNDER, I HEREBY AGREE THAT ANY THIRD PARTY RECEIVING A DULY EXECUTED COPY OR FACSIMILE OF THIS INSTRUMENT MAY ACT HEREUNDER, AND THAT REVOCATION OR TERMINATION HEREOF SHALL BE INEFFECTIVE AS TO SUCH THIRD PARTY UNLESS AND UNTIL ACTUAL NOTICE OR KNOWLEDGE OF SUCH REVOCATION OR TERMINATION SHALL HAVE BEEN RECEIVED BY SUCH THIRD PARTY, AND I FOR MYSELF AND FOR MY HEIRS, EXECUTORS, LEGAL REPRESENTATIVES AND ASSIGNS, HEREBY AGREE TO INDEMNIFY AND HOLD HARMLESS ANY SUCH THIRD PARTY FROM AND AGAINST ANY AND ALL CLAIMS THAT MAY ARISE AGAINST SUCH THIRD PARTY BY REASON OF SUCH THIRD PARTY HAVING RELIED ON THE PROVISIONS OF THIS INSTRUMENT.

THIS DURABLE GENERAL POWER OF ATTORNEY MAY BE REVOKED BY ME AT ANY TIME.

In Witness Whereof I have hereunto signed my name this 13<sup>th</sup> day of June, 2008.

  
TIM S. JOENS

06/13/2008 09:08

6875944

JOHN CT HAYES

PAGE 87/87

ACKNOWLEDGEMENT

STATE OF New Jersey )  
COUNTY OF Morris ) ss.:

On the 13 day of June, 2008, before me, the undersigned, a Notary Public in and for said State, personally appeared TIM S. JOENS, personally known to me and proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his capacity, and that by his signature on the instrument, the individual, or the person upon behalf of which the individual acted, executed the instrument.

  
NOTARY PUBLIC

LESLIE GRACIAS  
NOTARY PUBLIC OF NEW JERSEY  
My Commission Expires Jan. 16, 2012

05/13/2008 09:08

687594487

JOHN CT HAYES

PAGE 82/87

DURABLE GENERAL POWER OF ATTORNEY  
NEW YORK STATUTORY SHORT FORM

**COPY**

THE POWERS YOU GRANT BELOW CONTINUE TO BE EFFECTIVE SHOULD YOU  
BECOME DISABLED OR INCOMPETENT

CAUTION: THIS IS AN IMPORTANT DOCUMENT. IT GIVES THE PERSON WHOM YOU  
DESIGNATE (YOUR "AGENT") BROAD POWERS TO HANDLE YOUR PROPERTY DURING  
YOUR LIFETIME, WHICH MAY INCLUDE POWERS TO MORTGAGE, SELL, OR  
OTHERWISE DISPOSE OF ANY REAL OR PERSONAL PROPERTY WITHOUT ADVANCE  
NOTICE TO YOU OR APPROVAL BY YOU. THESE POWERS WILL CONTINUE TO EXIST  
EVEN AFTER YOU BECOME DISABLED OR INCOMPETENT. THESE POWERS ARE  
EXPLAINED MORE FULLY IN NEW YORK GENERAL OBLIGATIONS LAW, ARTICLE 5,  
TITLE 15, SECTIONS 5-1502A THROUGH 5-1503, WHICH EXPRESSLY [fig 8] PERMIT  
THE USE OF ANY OTHER, OR DIFFERENT FORM OF POWER OF ATTORNEY.

THIS DOCUMENT DOES NOT AUTHORIZE ANYONE TO MAKE MEDICAL OR OTHER  
HEALTH CARE DECISIONS. YOU MAY EXECUTE A HEALTH CARE PROXY TO DO THIS.

IF THERE IS ANYTHING ABOUT THIS FORM THAT YOU DO NOT UNDERSTAND, YOU  
SHOULD ASK A LAWYER TO EXPLAIN IT TO YOU.  
THIS IS INTENDED TO CONSTITUTE A DURABLE GENERAL POWER OF ATTORNEY pursuant  
to Article 5, Title 15 of the New York General Obligations Law:

I, LISA A. JOENS of 115 Edwin Lane, Stroudsburg, Pennsylvania 18380, do hereby appoint:

Almee R. Churchill, Esq.  
101 E. Main St.  
Odessa, NY 14869

my attorneys-in-fact TO ACT

- ☐ Each agent may SEPARATELY act.  
☐ All agents must act TOGETHER.

IN MY NAME, PLACE AND STEAD in any way which I myself could do, if I were personally  
present, with respect to the following matters as each of them is defined in Title 15 of  
Article 5 of the New York General Obligations Law to the extent that I am permitted by law  
to act through an agent:

(X) (A) real estate transactions;

06/13/2008 09:08 687594489

JOHN CT HAYES

PAGE 83/87

Including but not limited to the following: the power to execute the note, mortgage, HUD and all necessary documents to mortgage and purchase the property at 5397 Buck Settlement Road, Bath, New York 14810.

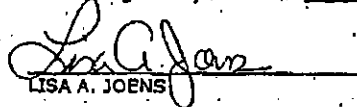
- ☐ (B) chattel and goods transactions;
- ☐ (C) bond, share and commodity transactions;
- ☐ (D) banking transactions;
- ☐ (E) business operating transactions;
- ☐ (F) insurance transactions;
- ☐ (G) estate transactions;
- ☐ (H) claims and litigation;
- ☐ (I) personal relationships and affairs;
- ☐ (J) benefits from military service;
- ☐ (K) records, reports and statements;
- ☐ (L) retirement benefit transactions;
- ☐ (M) making gifts to my spouse, children and more remote descendants, and parents, not to exceed in the aggregate \$ 10,000 to each of such persons in any year;
- ☐ (N) tax matters;
- ☐ (O) all other matters;
- ☐ (P) full and unqualified authority to my attorneys-in-fact to delegate any or all of the foregoing powers to any person or persons whom my attorneys-in-fact shall select;
- ☐ (Q) each of the above matters identified by the following letters: A, B, C, D, E, F, G, H, I, J, K, L, M, N, O, P.

This durable Power of Attorney shall not be affected by my subsequent disability or incompetence.

TO INDUCE ANY THIRD PARTY TO ACT HEREUNDER, I HEREBY AGREE THAT ANY THIRD PARTY RECEIVING A DULY EXECUTED COPY OR FACSIMILE OF THIS INSTRUMENT MAY ACT HEREUNDER, AND THAT REVOCATION OR TERMINATION HEREOF SHALL BE INEFFECTIVE AS TO SUCH THIRD PARTY UNLESS AND UNTIL ACTUAL NOTICE OR KNOWLEDGE OF SUCH REVOCATION OR TERMINATION SHALL HAVE BEEN RECEIVED BY SUCH THIRD PARTY, AND I FOR MYSELF AND FOR MY HEIRS, EXECUTORS, LEGAL REPRESENTATIVES AND ASSIGNS, HEREBY AGREE TO INDEMNIFY AND HOLD HARMLESS ANY SUCH THIRD PARTY FROM AND AGAINST ANY AND ALL CLAIMS THAT MAY ARISE AGAINST SUCH THIRD PARTY BY REASON OF SUCH THIRD PARTY HAVING RELIED ON THE PROVISIONS OF THIS INSTRUMENT.

THIS DURABLE GENERAL POWER OF ATTORNEY MAY BE REVOKED BY ME AT ANY TIME.

In Witness Whereof I have hereunto signed my name this 13<sup>th</sup> day of June, 2008.

  
LISA A. JOENS

05/13/2008 09:08 58759448

JOHN CT HAVES

PAGE 04/07

ACKNOWLEDGEMENT

STATE OF *New Jersey*  
COUNTY OF *Montgomery* ) ss.:

On the 13 day of June, 2008, before me, the undersigned, a Notary Public in and for said State, personally appeared LISA A. JOENS, personally known to me and proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her capacity, and that by her signature on the instrument, the individual, or the person upon behalf of which the individual acted, executed the instrument.

*Leslie Gracias*  
NOTARY PUBLIC

LESLIE GRACIAS  
NOTARY PUBLIC OF NEW JERSEY  
My Commission Expires Jan. 18, 2012

DDF0000007666712

CSC FYI Comments:  
Delivers notes and assignments separately. Accept endorsements from subsidiaries: Skyline Mo  
rtgage, Datak Mortgage, and DBA Lending Solutions.

**Variance:**  
**No Variance**



FNMA-USM000000678

ORIGINAL

## NOTE

July 24, 2008  
(Date)HACKETTSTOWN  
(City)New Jersey  
(State)143 MINE HILL ROAD  
MOUNT OLIVE TWP AKA HACKETTSTOWN, NJ 07840

(Property Address)

## 1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$245,700.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is Picatinny Federal Credit Union, A Federal Credit Union

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

## 2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 6.1250%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

## 3. PAYMENTS

## (A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1st day of each month beginning on September 01, 2008. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on August 01, 2038, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at PO Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

## (B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$1,492.90

## 4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3200 1/01

MULTISTATE  
ITEM 104611 (05/0008)GreenDocs®  
Page 1 of 2

MFCD3002

3330004895

**5. LOAN CHARGES**

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

**6. BORROWER'S FAILURE TO PAY AS REQUIRED****(A) Late Charge for Overdue Payments**

If the Note Holder has not received the full amount of any monthly payment by the end of 15 calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.0000 % of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

**(B) Default**

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

**(C) Notice of Default**

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

**(D) No Waiver By Note Holder**

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

**(E) Payment of Note Holder's Costs and Expenses**

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

**7. GIVING OF NOTICES**

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

**8. OBLIGATIONS OF PERSONS UNDER THIS NOTE**

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

**9. WAIVERS**

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

**10. UNIFORM SECURED NOTE**

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3206 1/01

MULTISTATE  
(FORM 16-4412 (05/04/06))  
MFCD3002

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(Page 2 of 3)  
3330004895




this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:


If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

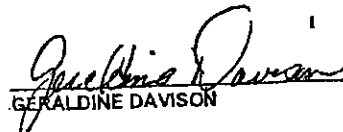
If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

 (Seal) \_\_\_\_\_ (Seal)  
PATRICIA ARMIGER -Borrower -Borrower

 (Seal) \_\_\_\_\_ (Seal)  
ARCHIBALD DAVISON, SR -Borrower -Borrower

 (Seal)  
GERALDINE DAVISON -Borrower

\_\_\_\_\_ (Seal) \_\_\_\_\_ (Seal)  
-Borrower -Borrower

(Sign Original Only)

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

MULTISTATE  
(ITEM 164BL3 (050608))  
MFCD3002

Form 3200 1/01

GreatDocs®  
(Page 3 of 3)  
3330004895

**ALLONGE TO PROMISSORY NOTE**

**LOAN INFORMATION**

**Loan Number:** 3330004895

**Borrower(s)** PATRICIA ARMIGER, ARCHIBALD DAVISON, SR, GERALDINE DAVISON

**Property Address:** 143 MINE HILL ROAD, MOUNT OLIVE TWP AKA HACKETTSTOWN, NJ 07840

**Note Amount:** 245,700.00

**Note Date:** July 24, 2008

**Pay to the order of:**  
U.S. MORTGAGE CORPORATION

\_\_\_\_\_  
**Without Recourse**

**Picatinny Federal Credit Union**

  
\_\_\_\_\_  
**Name**

**Title** MICHAEL J. MCGRATH, JR.

**AVP**

**US4057**

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

**Recording RequestedBy/ReturnTo:** MORTGAGE DEPT  
19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3330004895

**ASSIGNMENT OF MORTGAGE**

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is  
100 MINERAL SPRINGS ROAD, DOVER, 07801  
does hereby grant, sell, assign, transfer and convey, unto US MORTGAGE CORP.

existing under the laws of New Jersey, a corporation organized and  
(herein "Assignee"), whose address is  
19D CHAPIN ROAD, PINE BROOK, NJ 07058

a certain Mortgage dated July 24, 2008, made and executed by

3A ARMIGER, A MARRIED WOMAN AND ARCHIBALD DAVISON, SR AND GERALDINE DAVISON, HUSBAND AND

to and in favor of PICATINNY FEDERAL CREDIT UNION and given to secure


payment of \$ 245,700.00 ) Two Hundred Forty Five Thousand Seven Hundred  
(Include the Original Principal Amount and Maturity Date of Note(s))  
which Mortgage is of record in Book, Volume, or Liber No. , at page (or as


No. ) of the Records of MORRIS

County, State of NJ, recorded on , together with the note(s) and obligations  
therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of  
the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on August 13, 2008

  
Witness

PICATINNY FEDERAL CREDIT UNION  
BY: 

Witness

MICHAEL J. MCGRATH, JR.

Attest

AVP

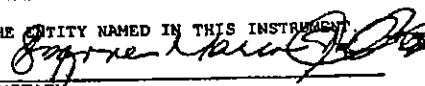
Seal:

This Instrument Prepared By: PICATINNY FEDERAL CREDIT UNION  
address: 100 MINERAL SPRINGS ROAD, DOVER, 07801

STATE OF New Jersey, COUNTY OF Morris

I CERTIFY THAT ON August 13, 2008  
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

(A) WAS THE MAKER OF THIS INSTRUMENT  
(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT  
AS AVP OF PICATINNY FEDERAL CREDIT UNION

(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT  
  
NOTARY

BUZANNE MARIA CAVALLUZZO  
NOTARY PUBLIC OF NEW JERSEY  
Commission Expires 7-22-2013

US4289